

Veterans Benefits Study

# Final Report and Recommendations

September 2008





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# Executive Summary



Iowa's veterans benefits system is a complex network of state and federal agencies and offices, county governments, health care providers, professional associations, non-profit organizations, and other veterans stakeholder groups. Accessing benefits and navigating through this network of federal, state and local service providers can be overwhelming for most veterans. A single federal benefits claim can take several months to process, crossing the desks of multiple service providers from the local to federal levels.

While the federal government ultimately bears responsibility for veterans affairs, state and local governments are playing an increased role in addressing the needs of veterans by offering new or enhanced benefits and filling gaps in available federal benefits. The greatest role states are playing is by establishing an infrastructure, both state and local, of trained service officers who can assist veterans in filing claims for benefits. More than \$680 million in federal benefits is distributed annually to Iowa veterans and their family members. These benefits are critical to ensure quality of life for our veterans and free up millions of dollars in county and state government budgets to be utilized for other essential services. Given the positive impacts on individual veterans and at the state level, Iowa must do all that is possible to increase the number of Iowa veterans receiving federal benefits, ensuring the health and well being of those who have served our country.

The Iowa veterans system, serving the state's estimated 250,000 veterans, is comprised of the Iowa Department of Veterans Affairs (IDVA), local county veterans affairs offices, the Iowa Veterans Home, and the Iowa Commission of Veterans Affairs. Integral to the system are partners such as Veterans Service Organizations, the Iowa Association of County Commissioners of Veterans Affairs, the Iowa Veterans Council, the Governor's Office, the State Legislature, and other state agencies and local offices that provide services or referrals.

In 2007, the Iowa General Assembly passed House File 909 calling for a study to identify the needs of Iowa's veterans. The Iowa Department of Veterans Affairs (IDVA) contracted with State Public Policy Group (SPPG), an Iowa-based nonpartisan policy consulting firm, to engage stakeholders to complete the study and make recommendations to improve benefits and services to veterans. A Task Force comprised of a diverse group of stakeholders was assembled to guide the study, which included an inventory of benefits available to veterans at the local, state, and national levels; input from veterans, family members, and service providers through a series of focus groups; and a comparison of Iowa veterans benefits and services with those offered in other states. The recommendations presented in this report consider all of these findings and the consensus deliberations of the Task Force. In guiding the research through this study and reviewing information brought forward, the Task

Force identified issues that provide the basis for recommendations to improve benefits and services to Iowa Veterans. These issues are:

- **Communication-** Communication was an issue that emerged strongly throughout this study in Task Force discussions and from input gathered during focus groups. Communication is an area that the Task Force identified for comprehensive improvements including among those in the veterans system, with partners, and to veterans themselves. The challenge with communication is that the state does not have comprehensive information about veterans living in Iowa. Because of the federal role in providing benefits, IDVA and the county veterans affairs offices do not have complete lists of their constituencies.
- **Lack of Information by Veterans about Available Benefits and Services** – The charge for this study was to identify deficiencies in benefits for veterans. By far, the greatest barrier and deficiency related to veterans benefits is that veterans lack information about benefits available to them. The first priority of the Task Force as a result of this study is to get veterans signed up for benefits. During focus groups, veterans overwhelmingly indicated that they were unaware of benefits that might be available to them.
- **Quality and Consistency of Benefits and Services** – The Task Force and focus group participants emphasized the importance of quality and consistency of benefits and services to veterans statewide. Focus groups revealed that veterans, similar to many Iowa constituencies, value local in-person service but also believed strongly that veterans should have options for information and assistance including locally, at the state level, and through veterans service organizations.
- **Meeting the Unique Needs of Veterans** - State and local governments are playing an increased role in addressing the needs of veterans by offering new or enhanced benefits and filling gaps in available federal benefits, demonstrated in a review of states contiguous to Iowa and other states identified by the Task Force. States are working to connect veterans with benefits, seeking solutions to meet behavioral health needs, and establishing partnerships with others at state and local levels to provide innovative services and benefits.
- **Remaining Competitive to Attract and Retain Veterans** - Veterans issues sometimes become focused around the costs of providing benefits and services. The Iowa Veterans Benefits Study Task Force emphasized the need for a shift in thinking to recognize veterans as an asset to the state of Iowa. Not only have veterans honorably served the country, they are valuable citizens and workers. Veterans are an asset to our communities. The Task Force identified the need to ensure that Iowa remains competitive with other states in the areas of education, employment, business, and taxes to attract new veterans and retain current veterans.

The recommendations brought forward for consideration address these five priority issues discussed in depth later in this report. Recommendations are presented for efforts in communication and outreach, quality training and services, eligibility for benefits, attracting and retaining veterans, behavioral health, and transportation. Ultimately, the recommendations are designed to assist in achieving the following four overarching goals.

- 1. Establish Iowa as a national leader in accessing federal benefits and providing state benefits that meet the changing needs of Iowa veterans.**
- 2. Ensure that all veterans receive benefits they are entitled to and provide equal access to benefits and services statewide.**
- 3. Create an environment that recognizes the value of veterans and their services and offer benefits that will attract and retain veterans.**
- 4. Improve communication and relationships within the veterans systems to provide high quality service and maximize benefits to veterans.**

## **Recommendations**

The Task Force identified a statewide awareness campaign to educate veterans and the public about access to benefits as the top priority. The second highest priority identified by the Task Force is addressing the behavioral health needs of veterans. The complete list of recommendations is listed below.

- 1. Conduct a statewide awareness campaign to educate veterans, veterans' families and the public on how to access local, state, and federal benefits.**
- 2. Develop a statewide, comprehensive veterans database for purposes of communication and outreach.**
- 3. Convene a broad stakeholder advisory group to address veterans benefits issues, gaps in services and unmet needs.**
- 4. Establish the Iowa Department of Veterans Affairs as the communication leader for veterans issues to actively disseminate information to veterans and their families, veterans benefits system partners and the public.**
- 5. Provide advocacy training and tools to county veterans service officers, county veterans commissions, and other local veterans benefits stakeholders.**
- 6. Create a veterans benefit quality assurance and training team to monitor quality of federal veterans benefit claims filling services statewide.**



7. Uphold the requirement that all state and county veterans service officers be nationally trained and accredited.
8. Re-evaluate mental health parity legislation for veterans and their families.
9. Enhance continuing education opportunities for state and county veterans service officers, veterans service organizations and other veterans stakeholders.
10. Institute jail diversion programs and criminal sentencing mitigation for veterans in the criminal justice system.
11. Establish cooperative partnerships for behavioral health services to increase behavioral health service capacity within Iowa's veteran's system.
12. Improve transportation services to veterans in Iowa.
13. Remove war windows from eligibility criteria for state benefits.
14. Create an online veterans benefits screening and eligibility tool.
15. Offer in-state tuition at Regents institutions for all veterans.
16. Create educational incentives for veterans, veterans' spouses, and veterans' dependants in Iowa.
17. Create employment and contracting preferences for Iowa veterans seeking employment or contract opportunities with the State of Iowa.
18. Enhance tax incentives for all veterans in Iowa.

# Issues and Background



## Iowa Veterans System

The Iowa veterans system, serving the state’s estimated 250,000 veterans, is comprised of the Iowa Department of Veterans Affairs (IDVA), local county veterans affairs offices, the Iowa Veterans Home, and Iowa Commission of Veterans Affairs, and the Iowa Association of County Commissions of Veterans Affairs. Integral to the system are partners such as Veterans Service Organizations, the Governor’s Office and the State Legislature, and other state agencies and local offices that provide services or referrals.

In 2005, the Iowa Legislature provided agency status to the Iowa Department of Veterans Affairs. The Department administers state veteran programs and benefits, employs claims counselors co-located within the Regional Federal Veterans Affairs office who assist with filing federal benefit claims, provides training to county veterans affairs offices, and conducts outreach and advocacy on behalf of the state’s veterans. The Iowa Commission of Veterans Affairs governs the Iowa Veterans Home, approves administrative rules for programs and benefits administered by the state department, and serves in an advisory capacity for both entities. A majority of Iowa’s 99 counties has a veterans affairs office with individuals that provide emergency assistance and benefits, and assistance with filing claims. Each county office is governed by a county commission of veterans affairs appointed by the board of supervisors. Services and benefits vary by county, but legislation passed in 2008 will create new standards by requiring a nationally accredited service officer in every county for a minimum of 20 hours each week. With this new legislation all counties will offer assistance to veterans in filing for federal benefits. In addition, veterans service organizations (VSOs) at the state level and in communities across Iowa serve their members with a cadre of additional supports such as local transportation, fundraisers for members needing assistance and social recreation.

With the changes at the state and county levels since 2005, Iowa’s veterans system is undergoing some growing pains as IDVA, county veterans affairs offices, and the Iowa Commission of Veterans Affairs each refine their role in relationship to each other as well as system partners. The Task Force emphasized that relationships and communication in the system are critical to delivering and coordinating high quality benefits and services to veterans.

While the federal government ultimately bears responsibility for veterans affairs, states can play an important role in both connecting veterans to benefits and providing unique state benefits. There is much to be gained by states for providing services and benefits—not only is it the right thing to do, it also provides a considerable return on state and local investment. By ensuring that veterans receive benefits for which they are entitled, the state brings federal veterans affairs dollars into the state and may



reduce expenses from state or local government such as emergency assistance from counties or the Iowa Veterans Trust Fund.

## Iowa Veteran Population Demographics

The following information has been compiled to provide a context for the work and recommendations of the Veterans Benefits Study Task Force. The majority of the veteran population demographic data is from the United States Department of Veterans Affairs. Other data used for statewide or national comparisons are from the United States Census Bureau.

Nationally, the U.S. Department of Veterans Affairs (VA) estimates there are approximately 23.8 million living veterans in the United State and 37 million dependents (spouses and dependent children) of living veterans and survivors of deceased veterans. Together these groups represent 20 percent of the U.S. population. According to 2007 VA estimates, Iowa’s share of these veterans is approximately 251,420 or 8.4 percent of Iowa’s total population. Of Iowa’s total veteran population, 14,271 or 5.7 percent were women and 10,540 or 4.2 percent were minorities. Nationally, 7.5 percent of veterans are women and 20 percent are minorities. In 2007, the median age nationally for all living veterans was 60 years old and 39.1 percent of veterans were age 65 or older compared with 42.1 percent of Iowa veterans age 65 or older. The following table shows all Iowa veterans by age category.

### Iowa Veterans by Age in 2007

	< 20	20-29	30-39	40-49	50-59	60-69	70-79	80-89	90 +	Total
Iowa Total	88	9,659	20,439	31,405	48,675	57,799	48,280	31,797	3,277	251,420
Percent of Total*	-	3.8	8	12.5	19.4	22.9	19.2	12.6	1.3	

Data Source: U.S. Department of Veterans Affairs, Veteran Population State Tables  
 \*Due to rounding, percentages may not add to exactly 100 percent.

A majority of living veterans nationally and in Iowa served during wartime. The Vietnam Era is the largest segment of the veteran population, representing 7.9 million veterans nationally and more than 84,000 in Iowa. The following table shows Iowa veterans by wartime and peacetime.

### Iowa Veterans by Service Period in 2007

	Wartime Veterans	Peacetime Veterans	Total
Iowa Total	190,761	60,659	251,420
Percent of Total	76	24	

Data Source: U.S. Department of Veterans Affairs, Veteran Population State Tables

As of August 26, 2008, the U.S. Department of Veterans Affairs identified 24,926 Iowa veterans receiving disability compensation and 24,432 veterans receiving disability compensation with permanent awards with no scheduled future exam. The table below shows the breakdown of these veterans based on combined degree of disability and receipt of Individual Unemployability (IU) benefits. Any veteran receiving IU is included in that category regardless of the combined degree of disability and is not included in the counts at the combined degree level.



### Iowa Veterans Receiving Disability Compensation

Combined Degree of Disability	Number of Veterans	Number of Veterans With No Future Exam
0%	113	113
10%	7,244	7,234
20%	3,738	3,721
30%	3,006	2,980
40%	2,485	2,443
50%	1,503	1,457
60%	1,569	1,501
70%	864	797
80%	539	489
90%	188	175
100%	1,896	1,764
IU%	1,781	1,758
<b>Total</b>	<b>24,926</b>	<b>24,432</b>

### Issues

The Veterans Benefits Study included a review of existing benefits available at the federal, state, and local levels, a comparison of benefits and services offered in other states, input from veterans through focus groups, and thoughtful deliberations of the Veterans Benefits Study Task Force. In guiding the research through this study and reviewing information brought forward, the Task Force identified issues that provide the basis for recommendations to improve benefits and services to Iowa veterans. These issues are:

- **Communication**
- **Lack of Information by Veterans about Available Benefits and Services**
- **Quality and Consistency of Benefits and Services**
- **Meeting the Unique Needs of Veterans**
- **Remaining Competitive to Attract and Retain Veterans**

### ***Communication***

Communication was an issue that emerged strongly throughout this study in Task Force discussions and from input gathered during focus groups. Communication is an area that the Task Force identified for comprehensive improvements including among those in the veterans system, with partners, and to veterans themselves. Communication is not an issue due to shortcomings on the part of any organization or entity, but because there is a growing recognition of the need for strong relationships to provide the highest quality services and benefits to Iowa's veterans going forward.

During focus groups, participants identified communication as a primary responsibility of the Iowa Department of Veterans Affairs along with advocacy. From the perspective of counties, IDVA may play a greater role in communicating with them as local partners, as well as communicating with veterans statewide to ensure they are accessing information and receiving assistance in obtaining benefits for which they may be eligible. The state as a communication leader provides a unified, coordinated message to veterans. This does not mean that the state receives all inquires, but would inform veterans of resources available including county veterans affairs offices, the state department, and Veterans Service Organizations.

The challenge with communication is that the state does not have comprehensive information about veterans living in Iowa. Because of the federal role in providing benefits, IDVA and the county veterans affairs offices do not have complete lists of their constituencies. This is not just an Iowa issue as many states are working on means to identify their veterans for purposes of communication. During focus groups, veterans themselves were surprised that information on all veterans was not available at the state level. These veterans expressed a desire to receive active communication regarding benefits and services.

### ***Lack of Information by Veterans about Available Benefits and Services***

The charge from the Iowa Legislature for this study was to identify deficiencies in benefits for veterans. By far, the greatest barrier and deficiency related to veterans benefits is that veterans lack information about benefits available to them. The first priority of the Task Force as a result of this study is to get veterans signed up for benefits.

During focus groups, veterans overwhelming indicated that they were unaware of benefits that might be available to them. Many veterans recognized that a lack of formal connectivity after leaving service made it difficult to stay apprised of benefits. There is wide recognition of health care benefits, but only half of focus group participants had utilized the VA health care system. Some veterans stated that they were healthy when they left service, so did not sign up for benefits. Others said they did not sign up because they thought other veterans were in greater need. Beyond health care, the GI Bill, and property tax exemption, veterans were largely unaware of any other benefits available.

A majority of focus group participants were over the age of 70, retired, and served in either the Korean Conflict or World War II. While findings from the focus groups are purely qualitative, they demonstrate the need to reach older veterans. Younger veterans, particularly those from Operation Enduring Freedom and Operation Iraqi Freedom, are benefiting from improved access to information regarding benefits through debriefings upon returning home. The Task Force did indicate that timing, considering the amount of information, is very important for them in retaining information and could be improved.

A surprising number of veterans participating in focus groups were unaware of the Iowa Department of Veterans Affairs or the existence of county veterans affairs offices. Connecting veterans to state and local government services is critical to ensuring that veterans have access to information and benefits.

### *Quality and Consistency of Benefits and Services*

The Task Force and focus group participants emphasized the importance of quality and consistency of benefits and services to veterans statewide. Focus groups revealed that veterans, similar to many Iowa constituencies, value local in-person service. While many participants were not aware of their county veterans affairs office, they believed strongly that veterans should have options for information and assistance including locally, at the state level, and through Veterans Service Organizations.

Benefits are available to a veteran based on a number of factors including his/her period of service, level of disability, income, geography, and available resources. A common issue raised in this Study is whether benefits and services are and should be available and accessible consistently across the state and to all veterans regardless of service period. Counties set their own budgets regarding veterans benefits based on available resources balanced with other responsibilities of county government. County funding for veterans services varies greatly across the state as do types of benefits offered and eligibility for benefits.

Veterans in focus groups expressed concern about lack of consistency statewide. Legislation passed in 2008 will help address this by requiring a trained and nationally accredited service officer in every county for a minimum of 20 hours each week. The importance of having trained, knowledgeable service officers available to assist veterans in navigating the system and filing for benefits provides a tremendous return on investment both on the individual level and from a systemic perspective. According to a 2006 Institute for Defense Analysis study on differences in disability compensations, veterans with assistance in the claims process received an annual award of \$11,162, while veterans without assistance received an annual award of \$4,728 in federal disability compensation.

### *Meeting the Unique Needs of Veterans*

State and local governments are playing an increased role in addressing the needs of veterans by offering new or enhanced benefits and filling gaps in available federal benefits which was demonstrated in a review of states contiguous to Iowa and other states identified by the Task Force. The greatest role states are playing is by establishing an infrastructure, both state and local, of trained service officers who can assist veterans in filing claims for benefits. Many states, like Iowa, also provide emergency assistance at local or state levels for food, housing, and other needs.

Transportation is an area of deficiency in benefits available to veterans. Rural states like Iowa are also trying to identify coordinated solutions to provide transportation to veterans for greater access to health care. Transportation benefits in Iowa are currently limited, with most services coordinated between the county and Disabled Veterans of America, a Veterans Service Organization that plays a significant role in transportation services nationwide, or by counties that have leased vans for this purpose. Transportation is a significant investment and is an issue or barrier faced by many other populations in Iowa including low-income individuals, persons with disabilities, and the elderly. Rather than creating individual systems, the Task Force emphasized the need to form partnerships with others in the state such as the Iowa Department of Transportation Coordination Council and Iowa Medicaid Enterprise. The Council, of which IDVA is a member, is a cross-agency, cross-discipline group that works to develop coordinated transportation solutions. Iowa Medicaid Enterprise is currently in the development stages of a statewide transportation brokerage system for Medicaid members. Once operational, this system may hold promise for the veteran population as well.

One of the most compelling findings from the focus groups is that veterans show great concern that the needs of other veterans are met, rather than asking for benefits themselves. Veterans were specifically concerned that the system is not meeting the mental health needs of veterans. Through research of other state benefits and programs, the Study revealed that mental health and counseling services are a great concern to other states as well. States reviewed that are working to address mental health are primarily doing this through outreach and screening. The Task Force emphasized that outreach alone would not be sufficient for Iowa veterans; rather a solution must address outreach, referral to services, and ultimately improved capacity of the mental health system to serve veterans.

### *Remaining Competitive to Attract and Retain Veterans*

Veterans issues sometimes become focused around the costs of providing benefits and services. The Iowa Veterans Benefits Study Task Force emphasized the need for a shift in thinking to recognize veterans as an asset to the state of Iowa. Not only have veterans honorably served the country, either in peacetime or in conflict, they are valuable citizens and workers. Veterans are an asset to our communities

and employers. The Task Force identified the need to ensure that Iowa remains competitive with other states to attract new veterans and retain current veterans.



The context surrounding this issue is very important. According to a 2008 Needs Assessment undertaken by Iowa Workforce Development, the state of Iowa can expect a significant workforce shortage in the near future as the baby boomer generation retires and Iowa businesses expand operations. Already, nearly 45 percent of Iowa's total workforce is 45 years of age or older. These individuals will be within retiring age within 10 years (Iowa Journal 163). These data present two important issues: Iowa must create a climate that encourages retiring veterans to remain in the state, and Iowa should work to create a climate that is attractive to veterans looking for a state to call home.

Focus group participants were asked what benefits were most likely to attract or retain veterans. Responses largely focused on areas of taxes, employment, and education as the best incentives. Iowa, like most states reviewed during the Study, offer some type of state level educational benefit to veterans, survivors, or dependent children. Several states are starting to pursue education benefits as a way to attract veterans, such as Ohio with the recent establishment of Ohio's GI Promise that offers in-state tuition to veterans. Helping veterans obtain competitive employment, as well as preference for employment in state and local government were also common incentives. The most cited area by focus group participants for improvement was tax incentives. States offer varying types of tax incentives including exemption on military retirement pay and property tax exemptions. Iowa's property tax exemption for veterans has not been updated for more than three decades, putting the state at a disadvantage in comparison to neighboring states that might already have a greater draw with larger metropolitan areas. Competition with neighboring states is not the only consideration; Iowa must consider losing veterans to warmer southern climates that offer attractive benefits to veterans, such as Florida. A table illustrating tax benefits of states reviewed is provided in the Appendix.

## Recommendations

The recommendations brought forward for consideration address the five priority issues discussed in previous sections of this report. As called for in House File 909 passed in 2007 by the Iowa General Assembly, a Task Force gathered information on existing benefits and services provided to Iowa veterans at the local, state and federal levels, compared Iowa veterans benefits and services with those offered in other states, conducted a series of focus groups to gather input from veterans and family members, and identified deficiencies in benefits and services. The recommendations consider all of these findings and the consensus deliberations of the Task Force. Recommendations are presented for efforts in communication and outreach, quality training and services, eligibility, attracting and retaining veterans, behavioral health and transportation. Ultimately, the recommendations are designed to achieve the four following overarching goals.

### Goals:

1. **Establish Iowa as a national leader in accessing federal benefits and providing state benefits that meet the changing needs of Iowa veterans.**
2. **Ensure that all veterans receive benefits they are entitled to and provide equal access to benefits and services statewide.**
3. **Create an environment that recognizes the value of veterans and their services and offer benefits that will attract and retain veterans.**
4. **Improve communication and relationships within the veterans systems to provide high quality service and maximize benefits to veterans.**

Each recommendation includes a brief narrative explanation and rationale, as well as strategies proposed that may be effective in implementing the recommendation.

### Communication and Outreach

1. Conduct a statewide awareness campaign to educate veterans, veterans' families and the public on how to access local, state and federal benefits.

Rationale: The most critical issue identified by the Task Force from the focus groups and by interviews with other veterans stakeholders is that veterans generally lack information about benefits and services available to them, and access to information is the most significant barrier to receiving those benefits. A statewide awareness campaign that actively pushes information to veterans, their families and the public is the first step to connecting veterans with the

benefits they have earned. The campaign should include multiple means of delivery including mail, email, web and telephone access.



Suggested strategies:

- Develop a statewide awareness campaign led by the Iowa Department of Veterans Affairs who will be responsible for message development and dissemination in partnership with counties, veterans service organizations and other community stakeholders.
  - Utilize or build a statewide database of veterans for communication and outreach.
2. Develop a statewide, comprehensive veterans database for purposes of communication and outreach.

Rationale: Many databases and lists of veterans exist, however there is no central point of coordination. The Iowa Department of Veterans Affairs, counties, veterans service organizations, political parties and others have all developed their own limited databases of veterans in Iowa. Some lists are county specific, regional, identify homeowners only, or only identify specific periods of service. A central database that is capable of integrating data from a broad base of partners is critical to conducting effective outreach to connect veterans with benefits.

Suggested strategies:

- Create a database that is centrally managed by the Iowa Department of Veterans Affairs and explore partnerships with a broad base of organizations such as counties, the Iowa Secretary of State, the Iowa Department of Revenue, veterans service organizations, political parties and others who are responsible and capable of collecting this information.
  - Create partnerships with state agencies to provide an incentive to register as a veteran in Iowa. For example, the Iowa Department of Veterans Affairs in partnership with the Iowa Department of Transportation could create a veterans designation on Iowa drivers licenses and state identification cards that provides a small incentive to individuals that confirm their veteran status.
3. Convene a broad stakeholder advisory group to address veterans benefits issues, gaps in services and unmet needs.

Rationale: Iowa's veterans system consists of a broad base of individuals and organizations that all serve veterans. Until creation of the Veterans Benefits Task Force, no forum or venue existed where all partners of the veterans system could collectively identify veterans issues, service gaps and unmet needs. The Task Force recognizes the value in convening a broad-based group of individuals

and organizations that make up Iowa's veterans system and desires to create a similar veterans stakeholder advisory group that can continue the work of the Task Force. Further, some issues affecting veterans such as behavioral health services and transportation are complex issues spanning multiple state agencies, service providers and federal, state and local funding streams. Such complex issues require considerable research and deliberation to appropriately develop specific recommendations. Continued work of a stakeholder advisory group could be an excellent venue to address additional complex veterans issues.

Suggested strategies:

- Utilize revenue from the Iowa's veteran license plate program to fund the creation and ongoing work of a veterans stakeholder group.
  - Charge the advisory group with making recommendations to the Iowa Commission of Veterans Affairs and the Iowa Department of Veterans Affairs on priority issues of the Task Force, specifically improving behavioral health services.
4. Establish the Iowa Department of Veterans Affairs as the communication leader for veterans issues to actively disseminate information to veterans and their families, veterans benefits system partners and the public.

Rationale: The veterans benefits system is extremely complex with frequent changes in eligibility, level of benefits provided and delivery of services. A central point of communication is needed to ensure accurate and consistent information is being provided to all organizations and individuals comprising Iowa's veterans benefits system.

Suggested strategies:

- Enhance and expand existing communication tools of the Department to include regularly scheduled dissemination of information to counties, veteran service organizations and other veterans stakeholders identifying changes affecting veterans benefits in Iowa.
  - Develop a standardized best practices educational program administered by the Iowa Department of Veterans Affairs to provide updates regarding changes to the Iowa and federal veterans benefits systems.
5. Provide advocacy training and tools to county veterans service officers, county veterans commissions and other local veterans benefits stakeholders.

Rationale: Many benefits and services to veterans are provided at the local, county level. County boards of supervisors determine the level of funding available for operating county veterans service offices and the benefits and services available

to veterans in their respective counties. Advocacy education and advocacy tools are needed so county veterans commissions, county veterans service officers and other local veterans stakeholders can effectively advocate for adequate funding for veterans benefits and services in their counties and demonstrate the value of investing in veterans affairs at the local level.

Suggested strategies:

- Create an advocacy training program administered by the Iowa Department of Veterans Affairs in partnership with other veterans benefits stakeholders to prepare individuals and organizations to effectively advocate for veterans issues.
- Identify key veterans stakeholders in each county to serve as a local voice and identity for veterans and veterans issues in their respective communities.

## Quality Training and Services

6. Create a veterans benefit quality assurance and training team to monitor quality of federal veterans benefit claims filing services statewide.

Rationale: Many changes such as eligibility, level of services provided, and others are frequently made to the federal veterans benefits system. Complicating the issue, local budgets for county veterans service offices and the level of training of state and county veterans service officers vary greatly across the state. As a result, the operating hours of county service offices and the quality of services provided at the local and state levels vastly differ. A federal veterans benefit quality assurance and training team will ensure a high standard of federal veterans benefits claims filing services are provided at the local and state level. Counties and the state will be able to maximize federal benefits claims for Iowa veterans, lessening the financial burden on local and state governments.

Suggested strategies:

- Create a veterans benefit quality assurance and training team consisting of representatives from the following:
  - Iowa Association of County Commissioners of Veterans Affairs
  - Iowa Department of Veterans Affairs
  - Iowa Commission of Veterans Affairs
  - National Association of County Veteran Service Officers
  - United States Department of Veterans Affairs Regional Office

- Develop statewide standard operating procedures for filing federal veterans benefit claims.

7. Uphold the requirement that all state and county veterans service officers be nationally trained and accredited.

Rationale: The level of accreditation and training of state and county veterans service officers varies greatly across counties and within the Department of Veterans Affairs. Requiring all state and county veterans service officers to be nationally trained and accredited will enhance and create consistency in the levels of service provided at the county and state levels.

Suggested strategies:

- Mandate all state and county veterans service officers to be nationally trained and accredited.

8. Enhance continuing education opportunities for state and county veterans service officers, veterans service organizations and other veterans stakeholders.

Rationale: Changes to the federal, state and local veterans benefits systems occur frequently and are initiated by many different entities within the system. Unfortunately, sufficient opportunities for continuing education do not exist for state and county veterans service officers, veterans service organizations or other veterans stakeholders. Continuing education courses coordinated by the Iowa Department of Veterans Affairs would ensure consistent and accurate information is disseminated to partners within the Iowa's veterans benefits system, thus enhancing the quality of service provided at the state and local levels.

Suggested strategies:

- Create continuing education courses coordinated by the Iowa Department of Veterans Affairs and the veterans benefit oversight and training team to respond to service areas of weakness and provide updates on changes to Iowa's veterans benefits system.

## **Behavioral Health**

9. Re-evaluate mental health parity legislation for veterans and their families.

Rationale: Currently, behavioral health disorders experienced by veterans, which include mental health, substance abuse and other addiction disorders experienced by veterans are not classified by health insurance providers as long-term disorders requiring long-term treatments. As a result, a limit has been placed

on the number of office visits a veteran may submit as a health insurance claim. Consequently, many veterans are forced to pay for additional treatments out-of-pocket or simply must stop receiving treatment if they are unable to pay.

Suggested strategies:

- Designate mental health/behavioral health parity legislation for veterans as a priority in the upcoming Iowa General Assembly legislative session.

10. Institute jail diversion programs and criminal sentencing mitigation for veterans in the criminal justice system.

Rationale: An increasing number of veterans are returning home with behavioral health injuries. Many of our current and returning veterans go untreated and are more susceptible to unlawful behavior. At the same time, the behavioral health community has made significant breakthroughs in the study and treatment of post-traumatic stress disorder (PTSD) and other behavioral health disorders. Realizing that symptoms of untreated PTSD and other behavioral health disorders often manifests themselves in unlawful behavior, if deemed appropriate by a judge, mitigate sentences for veterans on the condition they cooperate with specialized treatments designed to successfully transition veterans from war to peace. Jail diversion programs in Iowa and other states such as Nebraska and Maine have succeeded in transitioning persons with behavioral health disorders out of the criminal justice system and back into the community.

Suggested strategies:

- Designate criminal sentencing mitigation for veterans a priority of the veterans stakeholder advisory group. Closely study successful criminal mitigation programs within Iowa and other states and recommend a model to be adapted in Iowa.

11. Establish cooperative partnerships for behavioral health services to increase behavioral health service capacity within Iowa's veterans system.

Rationale: Behavioral health needs, including mental health disorders such as post-traumatic stress disorder (PTSD), traumatic brain injury (TBI), depression and substance abuse were identified as priority needs by the Task Force and focus group participant's. Further, many of our state's homeless veterans suffer from behavioral health disorders and are unable to access behavioral health services. Partnerships must be created between behavioral health service providers and organizations serving veterans to ensure our state's veterans, including homeless veterans, have full and adequate access to behavioral health services in their communities.

Suggested strategies:

- Create an active partnership with County Central Points of Coordination (CPCs) and include veteran status on the CPC service application form.
- Establish cooperative partnerships for Traumatic Brain Injury services to increase Brain Injury service capacity within Iowa's veterans system. This activity should be approached in conjunction with the Governor's Brain Injury Council and the Brain Injury Association of Iowa, and should facilitate cooperative efforts among the VA, local government and community providers.
- Work with state and local law enforcement agencies to educate law enforcement officials about how to appropriately identify and handle persons with PTSD and other behavioral health disorders.
- Designate veterans behavioral health needs and services a priority for the veterans stakeholder advisory group. Determine behavioral health service needs and develop specific recommendations to enhance behavioral health services for veterans.
- Explore the role of the Iowa Veterans Home in meeting the behavioral health needs of veterans.

## Transportation

### 12. Improve transportation services to veterans in Iowa.

Rationale: Transportation to medical services was a priority issue identified by focus group participants, the Task Force, and other veterans stakeholders. Similar to behavioral health services, transportation is a complex issue spanning several state agencies, hundreds of service providers and many different federal, state, and local funding streams. To appropriately address transportation issues and recommendations, it must be further researched and deliberated by a group such as the veterans stakeholder advisory group.

Suggested strategies:

- Designate transportation as a priority issue for the veterans stakeholder advisory group to further research and develop appropriate recommendations to improve transportation services to Iowa veterans.
- Explore opportunities for a future partnership with Iowa Medicaid Enterprise to utilize what will be a newly established statewide transportation brokerage system.

## Eligibility for Benefits

### 13. Remove war windows from eligibility criteria for state benefits.

Rationale: Iowa's veterans have served in times of war, periods of conflict and during times of peace. Regardless of the point in history that a veteran served, all Iowa's veterans deserve access to benefits that they have earned. Unfortunately, since eligibility for benefits is based on war windows, many veterans are unable to access benefits due to ineligibility or the perception that they will not qualify. Moreover, for a number of veterans, needs arise after they have passed the eligibility period to access benefits.

Suggested strategies:

- Redefine a veteran as a resident of the state who served on active federal service, other than training, in the armed forces of the US and who was discharged under honorable conditions or was discharged under medical conditions due to service connected injury.
- Update eligibility criteria for benefits based on the revised definition of a veteran and not based on the war period served.

### 14. Create an online veteran benefits screening and eligibility tool.

Rationale: A prevalent finding from the focus groups is that many veterans are not aware of the benefits they are eligible for. Due to public transportation needs, limited hours of some county veterans service offices and other unique individual needs, access to information regarding a veteran's eligibility for benefits can be limited and prevents some veterans from accessing benefits they have earned. An online screening and eligibility tool will inform veterans of the benefits they are eligible for and will also encourage veterans to apply for benefits they have earned.

Suggested strategies:

- Utilize the online screening system employed by the Texas Commission of Veterans Affairs ([www.yourtexasbenefits.com](http://www.yourtexasbenefits.com)) as a model and design a similar tool for Iowa's veterans.
- Aggressively market the online screening and eligibility tool to Iowa veterans, service members, and family members once it is created.

## Attracting and Retaining Veterans

15. Offer in-state tuition at Regents institutions for all veterans.

Rationale: Iowa's Board of Regents institutions are an affordable opportunity for a high-quality education. The cost of attending college at a Regents institution dramatically increases for those students who are residents of other states, creating a barrier for some veterans who choose to come to Iowa for their education. Many veterans funding opportunities for advanced education are limited to the GI Bill, making it increasingly likely that they will seek education in their own states or in a state that offers in-state tuition for out-of-state veterans.

Suggested strategies:

- Work with the Iowa Board of Regents to investigate offering in-state tuition to all veterans in the nation to attract veterans to Iowa.

16. Create educational incentives for veterans, spouses and dependants in Iowa.

Rationale: For those veterans who are already residents of Iowa, it is important to look at other methods to increase available opportunities to assist veterans with receiving their education and choosing to do so in Iowa. Assistance with a portion of tuition or fees, such as technology costs or books, is a necessary benefit to ensure our veterans are appropriately trained and qualified for advanced job opportunities in our state.

Suggested strategies:

- Provide \$250 per semester hour or educational unit with a maximum benefit of \$4,500 per fiscal year for veterans in Iowa who do not qualify to receive educational benefits under the Federal GI-Bill.

17. Create preferences for Iowa veterans seeking employment or contract opportunities with the State of Iowa.

Rationale: Many entities around the country recognize that veterans embody many of the skills and behaviors that employers are seeking. Given their training, veterans are often cited as model workers, exhibiting good work habits and punctuality. As many veterans bring a unique set of skills and experience to different positions, many states have recognized this and compensated by creating a hiring preference for veterans and a state contracting preference for veteran owned and managed businesses. The state of Iowa should set the standard for state government hiring and contracting preferences that can be modeled in additional markets.

Suggested strategies:

- Create an employment preference for Iowa veterans seeking employment with the State of Iowa, modeled after the hiring preference for Federal employment which includes the following:
  - Allowing applications after announcements close.
  - Special appointing authorities for veterans.
  - Positions restricted to preference eligibles.
  - Affirmative action for certain veterans under Title 38.
- Work with the Department of Administrative Services to create a selection preference in state contracting for small businesses owned and managed by Iowa veterans.

18. Enhance tax incentives for all veterans in Iowa.

Rationale: One of the most commonly offered incentives among states for attraction and retention of veterans is tax incentives. These incentives can be used to assist veterans with home ownership by providing a property tax credit. Iowa's property tax credit for veterans was created in 1947 and has never been updated. Additionally, many states, including the Midwestern states of Kansas, Michigan, Illinois and Wisconsin, exempt 100 percent of military retirement pay from state income taxes. Iowa's tax incentives for veterans are in critical need of enhancement in order to be competitive with incentives offered in other states.

Suggested strategies:

- Update Iowa's property tax exemption as follows:
  - Total property tax exemption for 100%, total and permanent service-connected disabled veterans and prisoners of war (POWs).
  - \$5,000 property tax exemption for 10-90% service-connected disabled veterans and POWs reviewed and updated every five years.
  - \$2,500 standard property tax exemption for veterans and POWs reviewed and updated every five years.
- Create a state income tax exemption for 100 percent of military retirement pay.

## Summary of Research and Outreach

State Public Policy Group (SPPG) provided assistance to the Veterans Benefits Task Force in a comprehensive research and outreach process through which informed recommendations could be made for strengthening Iowa's veterans benefits and services. SPPG, on behalf of the Task Force, undertook an extensive research and outreach effort that included three components: inventory of benefits and services available to Iowa's veterans from federal, state, county, and private entities; engagement of Iowa veterans, family members, and service providers across the state in a series of ten focus groups; and a comparison of Iowa veterans benefits and services programs with those offered in other states.

Each component was provided to the Task Force and discussed at meetings in order to inform the next component of research or outreach and continued work. Each component was critical in providing context to Task Force discussions, as well as informing recommendations through stakeholder input, identification of gaps in benefits and services, and sharing of best practices from other states. The following is a summary of the research and outreach efforts undertaken by SPPG on behalf of the Veterans Benefits Task Force to provide context for and inform recommendations for strengthening Iowa's veterans benefits and services.

### Inventory of Veterans Benefits and Services

An inventory of benefits and services available to Iowa's veterans through federal, state, county, and private entities was compiled to provide baseline information to the Task Force on existing veterans benefits and services in the state. Federal and state benefit and services information had been compiled previously by various government agencies charged with providing the benefits, but county and private veterans benefit information was not readily available in a single document. Due to the nature of county veterans benefits and services provision, it was necessary to survey each county veterans service officer to compile a comprehensive inventory of veterans benefits available through Iowa county veterans commissions. Veterans benefits provided through private entities such as Easter Seals were researched online through internet searches and referrals publicized on veterans websites and publications.

SPPG created a survey instrument for completion by each county veterans affairs director. The instrument was a paper survey distributed at a spring conference of Iowa veterans service officers. A total of 92 Iowa counties had completed and returned the survey as of May 2008. A majority of the counties (65%) operated under a part-time county veterans affairs director. Survey findings related to specific benefits substantiated that county veterans benefits are not consistent statewide, but rather provided often at the discretion of each county's veterans commission. Most counties offer some form of emergency assistance to veterans, and among the most

commonly offered were Emergency Utility Assistance (98% of counties surveyed), Emergency Rent Assistance (97%), and Emergency Food Assistance (94%). Also commonly offered by counties were Burial and Transportation benefits (93% and 83%, respectively) and assistance obtaining military records (98%).

Also substantiated by survey results was the case-by-case nature of county benefit eligibility and monetary value. Survey results showed no consistency among these areas, and often “case-by-case” was specifically used to answer questions regarding eligibility and award amount.

The county benefit surveys also gave the county service officers the opportunity to provide open-ended responses as to what they felt were the greatest needs for Iowa’s veterans. In no particular order, themes developed from survey responses to the question, “As a county veterans service officer, what do you believe is the greatest need for veterans on the county level?” are provided below.

- **Transportation for medical care**
- **More resources for emergency assistance**
- **Timely processing of claims (federal)**
- **Communication between all levels in veterans system**
- **Outreach and marketing to make veterans aware of benefits**
- **Available, trained county staff**
- **Assistance with signing up and understanding what benefits are available**

Once compiled, each federal, state, county, and private veterans benefit or service was input into a template to create the products provided to the Task Force. The inventory products include a comprehensive Federal, State, County, and Private Benefit Report; a County Benefit Report with detailed information on benefits and services by county; and a Benefits Snapshot that lists all benefits and services available at all levels to Iowa’s veterans. Full reports are provided in the Appendix.

## **Stakeholder Focus Groups**

In June of 2008, SPPG conducted a total of ten focus groups—six with veterans and family members, three with county veterans affairs directors, and one with veterans service organizations. The goal of the focus groups was to gather input regarding the experience of veterans with services and benefits, access to information, communication, satisfaction with current services and benefits, barriers, and unmet needs. A total of 155 individuals participated in the focus groups. SPPG asked veterans and family members to complete a demographic questionnaire following the focus group. While a random sample of veterans was invited, a majority of those who

attended the focus groups were over the age of 70 (62%), retired (67%), and served in either the Korean Conflict or World War II (37% and 25%, respectively).

As can be expected, the focus groups had distinct “personalities,” based on geographic differences, population characteristics, and diverse experiences and perspectives. However, because of the use of a consistent script across focus groups, SPPG was able to highlight themes that emerged across all of the focus groups. Themes are categorized by: communication and information, benefits, barriers, and services and the role of state and local government.

The focus group findings show that veterans generally lack information about benefits and services available to them and they do not know where to go to seek assistance. Veterans receive little active communication regarding benefits from any source and often learn about benefits by word of mouth. Veterans are most familiar with health care benefits and cited those among the most valuable benefits that veterans receive. While participants discussed enrollment timeframes and claim processing as barriers, once enrolled, veterans shared positive experiences with the health care system and Community Based Outpatient Clinics.

Focus group participants identified access to information as the most significant barrier to receiving benefits, and recognized transportation and bureaucratic processes as additional barriers. Veterans cited mental health services and family supports as gaps in benefits and expressed a general concern that veterans receive what they are entitled to, regardless of geography and period of service. Focus group participants universally valued local in-person service, but discussed a need for options to obtain information and assistance with benefits. Because the Iowa Department of Veterans Affairs is a relatively new state agency, its role was largely unknown among participants. Many thought the state should play an active role in communication, outreach, and advocacy on behalf of veterans.

Below each focus group theme is described in detail. Included with each description are two or three comments heard in the focus groups that were used to identify the specific theme. For information on focus group methodology and additional participant comments, please reference the Focus Group Report provided in the Appendix.

***Veterans lack information about the benefits and services available to them.***

“I just didn’t know there were full time people to help veterans, and I’ve had clients come in with the same lack of information.”

“We do advertisements in the newspaper and on the radio. I give a lot of speeches, and I go to all the special events that come with veteran’s issues. We have to go out and see the veterans, otherwise they will not come to see you.”

“My big complaint is I don’t know which benefits are available to me, so I don’t access them.”

Overwhelmingly, participants attending the veterans and families focus groups noted that they were not aware of services available to them. Many veterans recognized that a lack of formal connectivity after leaving service made it difficult to keep up-to-date with the veterans system, and that veterans generally associate benefits with health issues. Focus group participants also recognized that some veterans view benefits as a welfare system rather than an entitlement system, causing them to elect not to seek benefits. When county directors were asked to comment on the understanding of the average veterans in their service area, they generally agreed that veterans are largely not aware of benefits available, citing challenges in identifying veterans within each county and resources for outreach to all veterans in the county. County directors noted individual efforts to reach out to more veterans through newsletters, newspaper articles, meetings, and local public service announcements.

***Veterans generally receive information through other veterans.***

“The vast of majority of people we see are coming in because they know somebody who knows somebody. It is word of mouth. ”

“Hearing aids. When one guy finds out that a guy got hearing aids in the VA, his friends or their wives will find you.”

Participants in the focus groups representing veterans and their families commented that most of the knowledge they had regarding services and benefits came from other veterans. A majority of participants had never received information from county or state organizations and did not know where to go beyond asking other veterans. For many participants, the focus group discussion provided an opportunity to learn about benefits and resources to seek further information. They also cited word of mouth as one of the most common ways by which veterans learn about services and benefits. County directors recognized that older veterans in their community were the hardest to engage, as new and returning veterans were more aware of the options available to them upon discharge.

***Veterans seek benefits at a time in their life when they are needed.***

“I didn’t access benefits until I retired from my regular job. I had benefits through my employer and didn’t think I needed anything.”

“A specific problem, most often a medical need brings them in.”

“I haven’t had much contact with the VA since my discharge. Outside of some dental work, I haven’t really needed them.”

Veterans and family members indicated through their answers to questions related to available benefits and planning that most have done little in the way of research into different types of benefits until a need is recognized. Older veterans especially expressed an assurance that when the need presented itself, their past service would be rewarded in an appropriate way. Naturally, most participants recognized health

care services as the most needed and accessed benefit but noted that many veterans do not investigate healthcare services until retirement, when their employer-based coverage has ended or when they experience health problems. County directors also recognized this need-based interest, asserting that this can sometimes present problems as many veterans do not seek assistance until their needs are very acute, and then encounter wait times for paperwork processing at the federal level or have missed timeframes for eligibility.

***Health care and education are cited among the most valuable benefits to veterans.***

“People who are looking to retirement start looking to access benefits, especially health.”

“Health care is the primary benefit. We have seen improvements. Local clinics are a huge benefit. This includes mental health.”

“I think our medical care is vastly improved. So, we have many more people who are living through things that used to kill them. That has created a great need for us. It has made for a lot of holes.”

As noted earlier, benefits are typically accessed on an as-needed basis, health care and education were mentioned as the most important benefits available to veterans. Many veterans noted specific health care services, such as prescription drug coverage, as priority benefits. Veterans also praised the Iowa Veterans Home and property tax benefits as important Iowa benefits. County directors cited access to information about benefits as another important component of the veterans system in Iowa, as filing federal claims can be a cumbersome process for veterans.

***Veterans in the system who are accessing benefits reported a positive experience.***

“When I applied for my father’s benefits, I went to my county officer. That was a tremendous benefit.”

“The county is wonderful to help you if you need [it].”

Focus group participants who have accessed local county services expressed a high degree of satisfaction in service received at the county level. This is not surprising considering the high importance placed upon the availability of local services. County directors discussed their own work in making positive changes in the way that services are delivered in their counties as ways that they are working to provide positive experiences for those that they serve. Veterans receiving health care benefits through medical centers and outpatient clinics reported satisfaction with benefits and services despite challenges to become enrolled in the health care system and transportation barriers in rural areas.

***Taxes, employment, and education were reported as the best incentives to attract and retain veterans in the state.***

“Tax benefits - reducing property taxes and income taxes for veterans.”

“I have considered moving because of the education benefits in other states. Why would any veteran want to stay here?”

“No state tax on military retirement funds. It should be like Florida.”

Focus group participants emphasized that Iowa should be a place where veterans want to return after deployment to live and that services should be offered to attract these returning veterans, as well as older veterans. Tax exemptions, preferred employment for veterans, and educational options were often cited as useful models from other states. Many veterans, however, noted that small benefits may not persuade them to move to another location, and that quality of life is a major consideration.

***The most significant barrier for veterans receiving benefits is access to information.***

“If I talk to 10 veterans about services, I get 12 or 14 different answers. No one seems to have the right answers, and it gets confusing.”

“We have a big problem with getting the word out about services and benefits. I do a lot of outreach to veterans groups so they know where to go for assistance.”

A majority of focus group participants agreed that there is a lack of information regarding available benefits, timelines, and other expectations as a significant barrier for veterans. For veterans, many were not aware of benefits available to them or resources available to help them access benefits and they, consequently, had not investigated further. Some focus group participants did recognize the important communication and information sharing that is made possible through county directors, service organizations, and independent volunteers, but asserted that a comprehensive communication structure is needed. Overwhelmingly veterans expressed a desire to receive active communication regarding benefits and services available to them. For county directors, this lack of access to correct information leads to difficulties in providing services and extra time is spent on education and debunking myths and misinformation. Other noted barriers are geography (especially in rural areas where they are far away from VA medical centers and Community Based Outpatient Clinics), time to process claims at the federal level, and the stigma associated with the former veterans benefits system that mirrored the former welfare system.

***Mental health services were identified as a significant gap in benefits.***

“The kind of wars we have now and the types of injuries we have now are different. I was really shocked at the conditions at Walter Reed. They need to give a really high priority to addressing the really high suicide rates and head injuries. They need more follow up with veterans and families.”

“In a rural area, I am going to have to call a mental health center that is at least 30 miles away. I get caught in a situation now and then where it requires a professional mental health counselor and those counselors are not available.”

Overwhelmingly, focus group participants noted a lack of availability statewide of mental health services as the biggest gap in the state. A driving force behind this was a recognition among veterans, family members, and county directors that the needs of new veterans are vastly different than those who had served in past conflicts, particularly in the need for mental health services. Older veterans also noted that health care needs in general have changed, as many veterans returning with injuries that those that served in past conflicts would not have lived through. Several individuals also mentioned women’s health and family supports as gaps that also affect the new demographic of younger service men and women. County directors also noted that they do not have the skills to deal with veterans suffering from mental health issues, and depending on geography, may be the only venue through which those veterans can access mental health services.

*There is a general concern among veterans that they receive what they are entitled to and that their needs are being met.*

“Whenever a person is eligible for benefits, they should get the best available for that individual. Whatever they need, they should get it. Veterans deserve everything they can get.”

“The state and the counties should treat everyone the same. It should not matter where you live.”

Focus group participants agreed that the most important priority is that veterans needs are being met in a meaningful and equal way around the state. Many veterans and family members did not know that services were delivered differently and at different levels throughout the state. Many expressed the need for consistent benefits and services statewide. County directors understood the reason for this as home rule governs their structure. Across the focus groups, service “war windows” were rejected in favor of treating all veterans the same in terms of eligibility, whether they served in a time of peace or conflict. Veterans did express the need for individualized services.

*Local, in-person service is highly valued.*

“I feel it’s the comfort of knowing that I’ve got someone in my backyard to see one on one if I need answers. I don’t have to go to Des Moines or Iowa City to see someone in person.”

“I think having a contact to speak with and the ability to call them with a question is important.”

In the focus groups, participants discussed the importance of receiving high quality customer service from all entry points into the veterans service system. Veterans and county directors alike recognized that assistance in navigating the large veterans benefits system is important. All focus group participants rated local, in-person service as extremely important in providing customer service. Many participants cited the difficulty for veterans of age or disabled veterans to travel, and the likelihood that they will avoid accessing benefits and services if traveling is an issue. Participants also placed high value on having the option to call an individual or organization by phone, but not in place of local service.

***State benefits and the responsibilities of the state department are largely unknown.***

“I assume they have something to do with the Iowa Veterans Home and VA Hospitals and those are wonderful.”

“I had no idea there was a Department.”

“What the heck does the state do for Veterans? There is no value added in the State Department of Veteran’s Affairs in terms of access.”

Focus group participants expressed varying knowledge about the roles and responsibilities of the Iowa Department of Veterans Affairs, with many veterans and family members not knowing that Iowa has a newly established Department of Veterans Affairs. Many participants in the veterans and families focus groups were also unaware of county veterans affairs offices. Participants who were aware of the Department noted the Veterans Home, property tax benefits and the new State Veterans Cemetery as state benefits and responsibilities. Many suggested that the Department should serve as a communication leader making high-level policy decisions regarding veterans services and attracting more veterans to Iowa, as well as being a key advocate for veterans throughout the state. Due to changing roles in state leadership, the Department and Commission, there is significant tension from veterans service organizations and county director perspectives regarding the Department of Veterans Affairs roles and responsibilities, noting a desire to avoid service duplication.

***The primary role of the Iowa Department of Veterans Affairs should be communication and advocacy.***

“The state needs to launch an aggressive awareness program. There are state benefits out there and people know about the national VA benefits but don’t even know state benefits exist.”

“I want the state office to be there as an asset. The state office has a good position to argue benefits and entitlements for veterans and to advocate for them.”

With many focus group participants recognizing that there is an important need for communication about veterans services in the state as well as state level advocacy

for veterans, many veterans and their family members, as well as county directors noted the need for the Department of Veterans Affairs to serve in that capacity. County directors recognized the opportunity for the Department to provide much-needed assistance and to serve as a voice for county offices. They also discussed the need for a formalized division of duties to assist with the provision of high quality services for Iowa's veterans and avoid duplication of services.

## State-by-State Veterans Benefits Research

The Iowa Veterans Benefits Study Task Force identified states and benefits of interest that formed the basis for a comparison of state benefits. Research was conducted on 14 states. Information was compiled to provide a profile of each state including a background, summary of the system structure, unique state initiatives, and veterans benefits of interest. The 14 states profiled are: Florida, Illinois, Kansas, Michigan, Minnesota, Missouri, Nebraska, New Mexico, Ohio, South Dakota, Texas, Utah, Wisconsin, and Wyoming. The State Research Comparison Report also includes a summary of Iowa, that was developed to serve as a baseline for Task Force members.

The research conducted by SPPG to develop state summaries utilized a variety of methods. Initial research began by drawing information from websites including state departments of veterans affairs and other state agencies that provide services to veterans in each state. SPPG staff also interviewed individuals within each state department of veterans affairs to gather further information and data on the veterans system in their state. Additionally, SPPG staff reviewed relevant publications and legislation in each state to ensure that the summaries were comprehensive.

Each state profile includes four sections: a state snapshot, background and system structure, state initiatives and veterans benefits of interest, and resources. For detailed information on all states profiled as part of the Veterans Benefits Study, please see the State Benefit Comparison Report provided in the Appendix.

- The state snapshot section provides the size of the veteran population in comparison to the total state population, state and federal veterans affairs expenditures, and the number of beds in the state veterans home(s). It should be noted that expenditures are difficult to compare across states because of the variety of sources of funding and the differences in responsibility for benefits, programs, and the veterans home(s).
- The background and system structure section provides an overview of the state veteran's affairs structure, and broadly outlines state and local responsibilities.
- The state initiatives and benefits of interest section is not meant to be an inventory of benefits and services offered in each state, but highlights benefits and services that are unique and might serve as models or best practices for Iowa.

- The resources section includes websites and publications reviewed for each state, as well as contact information for the individual that provided resources for that state.

## Common Findings Across the States

The veterans systems and benefits highlighted in the multi-state study demonstrated that while every state is different, there are certain areas of focus that many states are beginning to address. Prominent among these focus areas was the need to connect veterans with benefits. There is a recognition among states that ensuring veterans receive the benefits they are entitled to is not only the right thing to do, but there is an incredible return on investment in the form of federal Veterans Affairs dollars, which benefits individual veterans, the state and local governments.

While states are working to strengthen their ability to connect veterans with federal benefits, they are also creating their own benefits to address the unique needs of their veteran population. In Michigan, a state faced with increasing unemployment rates, the Project MOVE initiative was implemented to utilize and promote the skills of veterans. This program connects veterans, of all skill levels, with businesses in search of well-trained and disciplined employees. Project MOVE has been very successful in connecting veterans with employment opportunities and has also been able to address some of Michigan's employment needs by supplying companies with veteran employees who possess the skills necessary to fill high skill-level vacancies. This initiative is helping Michigan companies view veterans as an asset to the state.

Another important element that was discovered regarding veterans and access to benefits was the push in many states to create a 'clearinghouse' where veterans can access information on benefits and services provided at the federal, state, and local levels. Many states utilize the Internet to connect with veterans. Minnesotaveteran.org combines information on veterans benefits and services, legislation, and other updates to provide a one-stop location for Minnesota veterans to learn about and become engaged in the veterans system. Texas also addressed the need for a veterans 'clearinghouse' by creating yourtexasbenefits.com which screens Texas veterans on eligibility for benefits and services. These tools have helped states connect with more veterans and in turn have helped veterans connect with more benefits and services.

A common trend throughout the states profiled was the partnerships that occurred between veterans systems and other state government agencies to provide services to veterans. The Veterans Advocate program is an example of the unique partnerships being developed across the nation. The Wyoming Veterans Commission partnered with the Wyoming Department of Health to create a system of Veterans Advocates that act as "super-referral agents," directing veterans and their families to services ranging from financial assistance to counseling and car repairs. This new program

has already served hundreds of veterans in Wyoming and promises to be successful in helping address the traditional and non-traditional needs of veterans.

States have also begun developing programs to attract veterans to the state. These programs have included tax exemptions, education benefits, small business assistance, and others. The Ohio G.I. Promise was implemented in July of 2008 to provide all veterans of the U.S. Armed Services, their spouses, and children with in-state tuition rates at all Ohio colleges and universities. This innovative program has the potential to draw many veterans who are newly released from service and searching for a place to settle.

One of the greatest needs discovered in the study and echoed across each state was a call for more mental health and counseling services for veterans and families. Veterans affairs employees in nearly every state mentioned the unique needs of returning veterans and the urgency of connecting these veterans with mental health services and supports for their families. The Illinois Warrior Assistance Program has served as Illinois' first step in addressing the mental health needs of their veterans. The program offers Traumatic Brain Injury screenings to all veterans in the state and operates a 24-hour psychological help line for veterans.

The state benefits comparison demonstrates that many states view veterans as an important asset and are developing new and innovative ways to serve them and meet their needs. Iowa has begun a process for strengthening benefits and services provided to its veterans and can learn from the work done by other states to do the same.

# Study Process and Methodology



In 2007, the Iowa General Assembly passed House File 909 calling for a study regarding the needs of Iowa's veterans. The Iowa Department of Veterans Affairs (IDVA) contracted with State Public Policy Group (SPPG), an Iowa-based nonpartisan policy consulting firm, to engage stakeholders to complete the study and make recommendations to improve benefits and services to veterans. SPPG utilized the following process and methodology to complete a comprehensive study of veterans benefits in Iowa and develop well-informed recommendations for strengthening benefits and services to Iowa's veterans.

## Task Force

The Veterans Benefits Study was guided by a Task Force of stakeholders in the veterans system. The Task Force was made up of representatives from Veterans Service Organizations, the veterans health care system, the Iowa Commission of Veterans Affairs, the Iowa Department of Veterans Affairs, and a variety of other veterans stakeholder groups. Many Task Force members were veterans themselves and they informed the Study throughout the entire process, adding value to materials and research that were developed.

## Inventory of Veterans Benefits and Services

SPPG conducted an inventory of benefits and services available to veterans at the federal, state, and county levels. County directors were asked to complete and return a survey, which included benefit categories of emergency assistance, burial, transportation, and assistance with obtaining military records. Multiple phone calls and other follow-up communications were made to ensure a high response rate. In all, 93 county directors responded to the survey. Additionally, SPPG also conducted an inventory of benefits and services available through federal, state, and private entities to compile a comprehensive inventory of all benefits and services available to Iowa veterans. SPPG staff utilized Internet and print resources and experts in the veterans system to obtain comprehensive information.

## Focus Groups

SPPG conducted ten focus groups across the state to gain input from veterans and their family members, county veterans affairs directors, and officers of Veterans Service Organizations. Veterans and family members were chosen for the focus groups through a random sampling of a voter registration list that tracked individuals who had identified themselves as veterans and through the list of recently discharged veterans maintained by the Iowa Department of Veterans Affairs. There were 300 people invited to each focus group. Of those 300 invitations, 250 were issued using the voter registration list and another 50 were invited from the list of recently discharged veterans.

Every county veterans affairs director was invited to attend one of three focus groups conducted with the directors. Additionally, invitations were sent out to each Veterans Service Organization inviting service officers to attend a special focus group. Invitations were sent to the selected veterans and family members, as well as county veterans affairs directors by mail. There was an overwhelming response to attend the focus groups aimed at veterans and their families, and a follow-up invitation was deemed unnecessary. A follow up email was sent to all of the county veterans affairs directors. Invitations were sent to the Veterans Service Organizations via email.

In total, 155 people participated in ten focus groups throughout the state. Focus groups with veterans and their families were held in Dubuque, Iowa City, Mason City, Ottumwa, Red Oak, and Spencer. Focus groups with county veterans affairs directors were held in Iowa City, Johnston, and Storm Lake. For the six veterans and families focus groups, SPPG chose six sites that spanned Iowa so that veterans and their families from across the state could attend the meetings. The sites for the three focus groups conducted with county veterans affairs directors were strategically chosen to enhance attendance by county directors throughout the state. The final focus group was conducted with officers of Veterans Service Organizations and was held in Des Moines at the Federal Building.

SPPG staff facilitated the focus groups using a script that was designed to elicit the desired information without leading the responses of participants. The script was comprised of a series of five premises, each followed by several questions. The premises helped participants understand the frame of reference for the follow up questions. SPPG also provided a note taker at each focus group to capture verbatim participant responses to the questions. All comments were non-attributable; responses were never associated with the individual making them. Participants, while encouraged to respond to questions, were not required to do so. The structure of the premises was designed to encourage participation and allow more reticent individuals to “warm up” by responding to a couple of relatively simple questions. The facilitator ensured that participation was easy and freely given, and that one or a few individuals did not control the conversation.

## **State-by-State Research**

SPPG conducted research to compare benefits and services available to veterans in 14 states. Florida, Illinois, Kansas, Michigan, Minnesota, Missouri, Nebraska, New Mexico, Ohio, South Dakota, Texas, Utah, Wisconsin, and Wyoming were profiled and compared to Iowa. Each state profile included a state snapshot, background and system structure, state initiatives and veterans benefits of interest, and resources. Research was conducted through review of state agency websites, interviews with state department of veterans affairs officials, and review of relevant publications and legislation within each state to ensure that all benefits and services were captured in state profiles.

## **Appendix**

**Focus Group Report**

**State Benefit Comparison**

**State Tax Exemptions Comparison Chart**

**Veterans Benefit Inventory: Federal, State, and County  
Benefit Report**

I O W A

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VETERANS

★ ★ ★ **benefits study**

**Focus Group Report**  
July 2008

Completed by SPPG Inc.  
[www.sppg.com](http://www.sppg.com)

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## Executive Summary

In 2007, the Iowa General Assembly passed legislation calling for a study regarding the needs of Iowa's veterans. The Iowa Department of Veterans Affairs (IDVA) contracted with State Public Policy Group (SPPG), an Iowa-based nonpartisan policy consulting firm, to engage stakeholders to complete the study and make recommendations to improve benefits and services to veterans. SPPG assembled a Task Force comprised of a diverse group of stakeholders to guide the study, which included an inventory of benefits available to veterans at the local, state, and national levels; a comparison of Iowa veterans benefits and services programs with those offered in other states; and input from veterans, family members, and service providers through a series of focus groups.

In June of 2008, SPPG conducted a total of ten focus groups—six with veterans and family members, three with county veterans affairs directors, and one with veterans service organizations. The goal of the focus groups was to gather input regarding the experience of veterans with services and benefits, access to information, communication, satisfaction with current services and benefits, barriers and unmet needs. A total of 155 individuals participated in the focus groups. SPPG asked veterans and family members to complete a demographic questionnaire following the focus group. While a random sample of veterans was invited, a majority of those who attended the focus groups were over the age of 70, retired, and served in either the Korean Conflict or World War II.

As can be expected, the focus groups had distinct “personalities,” based on geographic differences, population characteristics, and diverse experiences and perspectives. However, because of the use of a consistent script across focus groups, SPPG was able to highlight themes that emerged across all of the focus groups. Themes are categorized by: communication and information, benefits, barriers, and services and the role of state and local government. A complete presentation of themes and findings is provided in the Research Findings section of this report.

The focus group findings show that veterans generally lack information about benefits and services available to them and they do not know where to go to seek assistance. Veterans receive little active communication regarding benefits from any source and often learn about benefits by word of mouth. Veterans are most familiar with health care benefits and cited those among the most valuable benefits that veterans receive. While participants discussed enrollment timeframes and claim processing as barriers, once enrolled, veterans shared positive experiences with the health care system and Community Based Outpatient Clinics.

The Veterans Study Task Force has identified recruiting and retaining veterans as a priority for Iowa and focus group participants agreed, noting tax incentives, educational assistance, and employment as the best benefits to achieve that goal. Focus group participants identified access to information as the most significant barrier to receiving benefits, and recognized transportation and bureaucratic processes as additional barriers. Veterans cited mental health services and family supports as gaps in benefits and expressed a general concern that veterans

receive what they are entitled to, regardless of geography and period of service. Focus group participants universally valued local in-person service, but discussed a need for options to obtain information and assistance with benefits. Because IDVA is a relatively new state agency, its role was largely unknown among participants. Many thought the state should play an active role in communication, outreach, and advocacy on behalf of veterans. Following is a complete report of focus group methodology and findings.

## **Focus Group Methodology**

### ***Task Force***

The Task Force for the Iowa Veterans Benefits Study played a vital role in identifying issues and priorities informing the content of the two focus group scripts. The Task Force was comprised of a diverse group of stakeholders including county veterans affairs directors, a representative of the Iowa Commission of Veterans Affairs, veterans service organizations, state legislators, and the Iowa Department of Veterans Affairs. The important information about known attitudes, areas of interest, and variables in the system shared by the Task Force was invaluable in preparing the focus group scripts. The Task Force reviewed the focus group findings to inform the development of recommendations to improve services and benefits to Iowa veterans.

### ***Meeting Structure***

While the subject matter of the focus groups was targeted to the particular participants, the structure of the focus group was consistent. SPPG staff facilitated ten focus groups using a script that was designed to elicit the desired information without leading the responses of participants. The script was comprised of a series of five premises, each followed by several questions. The premises helped participants understand the frame of reference for the follow up questions.

SPPG also provided a note taker at each focus group to capture verbatim participant responses to the questions. All comments were non-attributable—responses were never associated with the individual making them. Participants, while encouraged to respond to questions, were not required to do so. The structure of the premises was designed to encourage participation and allow more reticent individuals to “warm up” by responding to a couple of relatively simple questions. The facilitator ensured that participation was easy and freely given, and that one or a few individuals did not control the conversation.

### ***Selection of Sites***

Focus group sites were selected based on geographic coverage of the state. For the six veterans and families focus groups, SPPG chose six sites that spanned Iowa so that veterans and their families from across the state could attend the meetings. The sites for the three focus groups conducted with county veterans affairs directors were strategically chosen to enhance attendance by county directors throughout the state. The final focus group was conducted with officers of veterans service organizations and was held in Des Moines at the Federal Building.

***Selection of Participants***

The SPPG research team conducted focus groups with three different populations:

- Veterans and their families- six focus groups, located throughout the state
- County veterans affairs directors- three focus groups, located throughout the state
- Officers of veterans service organizations- one focus group

Veterans and family members were chosen for the focus groups through a random sampling of a voter registration list that tracked individuals who had identified themselves as veterans and through the list of recently discharged veterans maintained by the Iowa Department of Veterans Affairs. There were 300 people invited to each focus group. Of those 300 invitations, 250 were issued using the voter registration list and another 50 were invited from the list of recently discharged veterans.

Every county veterans affairs director was invited to attend one of three focus groups, which were conducted with the directors. Additionally, invitations were sent out to each veterans service organization inviting service officers to attend a special focus group. The following table contains the number of individuals who were invited and attended each focus group by location.

Site and Population	Invited	RSVPs	Attendees
Dubuque- Veterans and Families	300	21	18
Iowa City- Veterans and Families	300	18	11
Mason City- Veterans and Families	300	22	21
Ottumwa- Veterans and Families	300	21	21
Red Oak- Veterans and Families	300	21	19
Spencer- Veterans and Families	300	27	25
Iowa City- County Veterans Affairs Directors	50	13	11
Johnston- County Veterans Affairs Directors	50	9	9
Storm Lake- County Veterans Affairs Directors	300	13	13
Des Moines-Veterans Services Organizations	50	Did Not Request RSVP	7
<b>Totals</b>	<b>2250</b>	<b>165</b>	<b>155</b>

Invitations were sent to the selected veterans and family members, as well as county veterans affairs directors by mail. There was an overwhelming response to attend the focus groups aimed at veterans and their families, and a follow-up invitation was deemed unnecessary. A follow up email was sent to all of the county veterans affairs directors. Invitations were sent to the veterans service organizations via email.

***Participant Demographics***

As a supplement to the qualitative information gathered through the focus group discussions, SPPG administered a demographic questionnaire to the veterans and family members who attended the focus groups with a total of 102 completed questionnaires. These questionnaires showed that 67% of those who attended the focus groups

were veterans while 28% of attendees were spouses of veterans. The questionnaires also revealed that 97% of participants were Caucasian/White while only 1% were African American/Black. Following are tables containing some of these summary statistics: (See Appendix for the complete questionnaires with responses.)

<b>Highest Level of Education Completed</b>	
Complete grade school	3%
Some high school	2%
Completed high school or GED	31%
Some college/technical school	24%
Associates degree/technical certification	10%
Bachelor's degree	13%
Graduate/professional degree	15%
No Response	3%

<b>Family Annual Income</b>	
\$10,000 or less	2%
\$10,001 to \$20,000	7%
\$20,001 to \$40,000	27%
\$40,001 to \$60,000	25%
\$60,001 to \$100,000	26%
More than \$100,000	3%
No Response	4%

<b>Age of Respondents</b>	
40-49	4%
50-59	12%
60-69	17%
70-79	38%
80 years or older	24%
No Response	6%

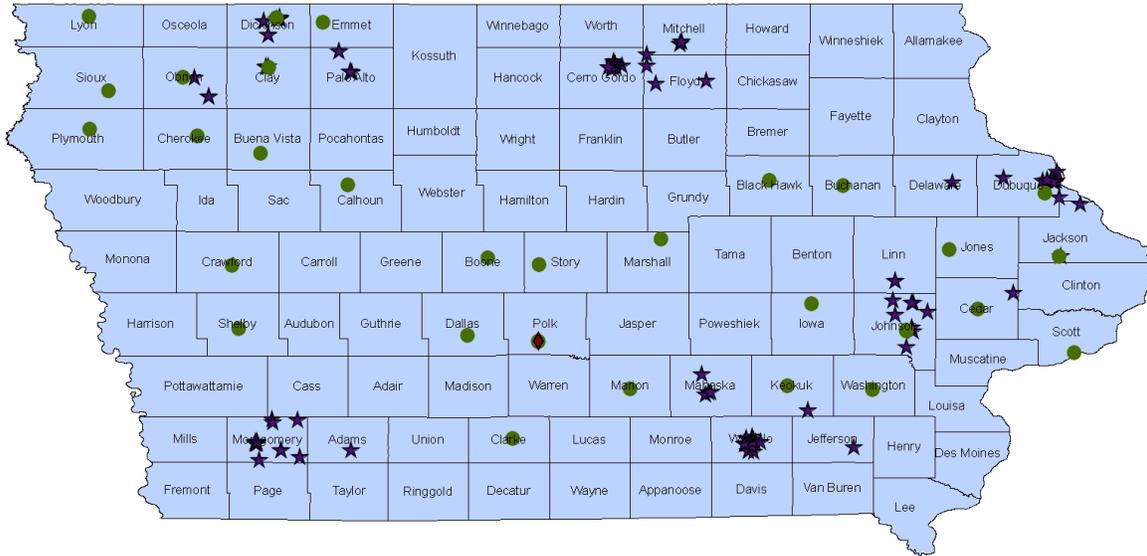
<b>Current Employment Situation</b>	
Employed full-time	16%
Employed part-time	2%
Retired	67%
Unemployed	1%
No Response	15%

<b>Service Time</b>	
World War II	25%
Korean Conflict	37%
Vietnam War	27%
Persian Gulf Conflict	6%
Operation Enduring Freedom	5%
Operation Iraqi Freedom	6%
Active Duty, Peace Time	8%
National Guard	6%
Reserves	4%

<b>Services and Benefits Accessed</b>	
Life Insurance	20%
Vocational Rehabilitation and Employment	2%
Home Loans	15%
Health Care	55%
Education and Training	40%
Pension and Compensation	13%
Business Services	0%
Quality of Life	11%
Emergency Assistance at the County Level	1%
Burial	3%
Other	2%

Focus groups participants were also encouraged to share the location of their residence in the demographic questionnaire to ensure geographic representation. Not everyone did, but responses from those who did participate indicate, in general, a geographically diverse representation. A map of participants follows:

### Veterans Benefit Study Focus Group Participants



**Legend**

- ◆ Veterans Service Organization (7)
- County Veterans Affairs Directors (32)
- ★ Veterans and Families (107)
- County



Map produced by SPPG, 7/1/08

## Research Findings

As can be expected, the focus groups had distinct “personalities,” based on geographic differences, population characteristics, and diverse experiences and perspectives. However, because of the use of a consistent script across focus groups (adapted slightly for the particular participants), SPPG was able to identify the following themes that emerged across all of the focus groups. Each theme is followed by a narrative explanation and verbatim comments from focus group participants that are representative of the theme.

### Communication and Information

#### *Veterans lack information about the benefits and services available to them.*

Overwhelmingly, participants attending the veterans and families focus groups noted that they were not aware of services available to them. Many veterans recognized that a lack of formal connectivity after leaving service made it difficult to keep up-to-date with the veterans system, and that veterans generally associate benefits with health issues. Focus group participants also recognized that some veterans view benefits as a welfare system rather than an entitlement system, causing them to elect not to seek benefits. When county directors were asked to comment on the understanding of the average veterans in their service area, they generally agreed that veterans are largely not aware of benefits available, citing challenges in identifying veterans within each county and resources for outreach to all veterans in the county. County directors noted individual efforts to reach out to more veterans through newsletters, newspaper articles, meetings, and local public service announcements. The following items represent comments from veterans and county directors regarding access to information about benefits and services.

- I have never used any benefits. I have always been healthy. I was exposed to a lot but have never had problems. I have no experience with the system.
- Nobody tells you what benefits are available to you. The American Legion and the VFW don't know.
- I just didn't know there were full time people to help veterans, and I've had clients come in with the same lack of information.
- I think that's the problem. A lot of veterans don't know what's available.
- We do advertisements in the newspaper and on the radio. I give a lot of speeches, and I go to all the special events that come with veteran's issues. We have to go out and see the veterans, otherwise they will not come to see you.
- Is anyone doing anything to get information about benefits to veterans? No one knows what is available.
- Word of mouth is the best way to get your message out.
- I was deployed twice after 9/11 for two tours. Coming back, there was very little briefing about benefits. They didn't know how to treat guardsmen coming back after duty (under Title X).
- My big complaint is I don't know which benefits are available to me, so I don't access them.
- Why wouldn't those military branches notify the people who have served about what is available to them? Those veterans were good enough to go when they were called.
- No spouses have benefits

***Veterans generally receive information through other veterans.***

Participants in the focus groups representing veterans and their families commented that most of the knowledge that they had amassed regarding services and benefits came from other veterans. A majority of participants had never received information from county or state organizations and did not know where to go beyond asking other veterans. For many participants, the focus group discussion provided an opportunity to learn about benefits and resources to seek further information. They also cited word of mouth as one of the most common ways by which veterans learn about services and benefits. County directors recognized that older veterans in their community were the hardest to engage, as new and returning veterans were more aware of the options available to them upon discharge. The following items represent comments from veterans and county directors regarding how veterans receive information about benefits.

- I thought I was enrolled for benefits because I was in a two-year training program.
- Our neighbor told us about the services. We learned about it through our friends.
- The vast majority of people we see are coming in because they know somebody who knows somebody. It is word of mouth.
- You have your service organizations and outreach programs. Some counties send out newsletters, they go to reunions, family, friends, neighbors, or they just stumble in to the county veterans affairs office and they hear about it that way.
- Hearing aids. When one guy finds out that a guy got hearing aids in the VA, his friends or their wives will find you.
- My husband belongs to veteran's organizations, and he receives newsletters through them and finds out through his friends in the American Legion.
- Word of mouth is the best way to get your message out. People don't forget that type of stuff.

## Benefits

### *Veterans seek benefits at a time in their life when they are needed.*

Veterans and family members indicated through their answers to questions related to available benefits that most have done little in the way of research into different types of benefits until a need is recognized. Older veterans especially expressed an assurance that when the need presented itself, their past service would be rewarded in an appropriate way. Naturally, most participants recognized health care services as the most needed and accessed benefit but noted that many veterans do not investigate healthcare services until retirement, when their employer-based coverage has ended or when they experience health problems. County directors also recognized this need-based interest, asserting that this can sometimes present problems as many veterans do not seek assistance until their needs are very acute, and then encounter wait times for paperwork processing at the federal level or have missed timeframes for eligibility. The following bullets represent comments from veterans and county directors.

- My husband never enrolled because he said other people needed it more.
- I didn't access benefits until I retired from my regular job. I had benefits through my employer and didn't think I needed anything.
- I first learned from the county office. At that time, I had heart problems and needed medicine. I tried to access benefits about twenty years after my service.
- I haven't had much contact with the VA since my discharge. Outside of some dental work, I haven't really needed them.
- The system is of little benefit until there is a need. We know that when the need is there, the veteran will find out about the benefit.
- Most of us didn't make applications until decades afterward because we didn't need help until later, and the same is going to be true of this generation.
- A specific problem, most often a medical need brings them in.

### *Health care and education are cited among the most valuable benefits to veterans.*

As noted earlier, benefits are typically accessed on a needed basis, health care and education were mentioned as the most important benefits available to veterans. Many veterans noted specific health care services, such prescription drug coverage, as priority benefits. Veterans also praised the Iowa Veterans Home and property tax benefits as important Iowa benefits. County directors cited access to information about benefits as another important component of the veterans system in Iowa, as filing federal claims can be a cumbersome process for veterans. The following bullets represent comments from veterans and county directors regarding what participants regarded as the most valued benefits.

- Health benefits.
- We use the local VA clinic all the time.
- I got four years of college on the GI bill. That was a great benefit. Of course, it isn't the same right now.
- People who are looking to retirement start looking to access benefits, especially health.

- Health benefit. I used the GI Bill, but the health is the most important.
- Health care is the primary benefit. We have seen improvements. Local clinics are a huge benefit. This includes mental health.
- The federal government is doing a great job in paying and providing benefits, but they are not good at keeping up with a timeline. The medical side of the system has gotten better, but the compensation side is still lagging behind.
- I think our medical care is vastly improved. So, we have many more people who are living through things that used to kill them. That has created a great need for us. It has made for a lot of holes.
- The GI Bill put a lot of people through school. And it shouldn't be based on the number of years they served.

***Veterans in the system who are accessing benefits reported a positive experience.***

Focus group participants who have accessed local county services expressed a high degree of satisfaction in service received at the county level. This is not surprising considering the high importance placed upon the availability of local services. County directors discussed their own work in making positive changes in the way that services are delivered in their counties as ways that they are working to provide positive experiences for those that they serve. Veterans receiving health care benefits through medical centers and outpatient clinics reported satisfaction with benefits and services despite challenges to become enrolled in the health care system and transportation barriers in rural areas. The following bullets represent comments from veterans and county.

- When I applied for my father's benefits, I went to my county officer. That was a tremendous benefit.
- Healthcare, if the veteran can get into the system. If the veteran is in the system then nobody complains about the services provided. The healthcare they receive is excellent.
- I did not know where to go for the funeral benefits at all. The gentleman with the county, the "go-to guy," was wonderful and he was available to tell me about some of the things which were available to me.
- The county is wonderful to help you if you need.
- The veteran's affairs offices in the counties used to be kept by local older gentlemen that gave out welfare to veterans, as we continue to train VSOs and 'professionalize' the county offices, people learn more now and are accessing needed services that are serious.
- One of the things the VA is doing an outstanding job on is medical care.
- I meet with all the doctors that provide services in the county. A lot of times the guys who come back will go to the doctor instead of coming to see me. That has been great for us. The doctors just refer them to our office.
- We put together brochures and send those out. We are on the board of supervisors agenda every week.

***Taxes, employment, and education were reported as the best incentives to attract and retain veterans in the state.***

Focus group participants emphasized that Iowa should be a place where veterans want to return after deployment to live and that services should be offered to attract these returning veterans, as well as older veterans. Tax exemptions, preferred employment for veterans, and educational options were often cited as useful models from other states. Many veterans, however, noted that small benefits may not persuade them to move to another

location, and that quality of life is a major consideration. The following bullets represent comments from veterans and county directors regarding attracting new veterans to the state.

- Tax benefits - reducing property taxes and income taxes for veterans.
- Employment is critical- advising about work opportunities and encouraging employers to hire veterans. One of the ways to do that is to compensate employers for jobs vacated by veterans who leave for war. If we can compensate for that, it may help that employer compensate for the loss of that person and hopefully they would still choose to hire veterans.
- I have considered moving because of the education benefits in other states. Why would any veteran want to stay here?
- Jobs are a big deal. I think that is for everyone, not just veterans. That is probably the most important.
- Eliminate property taxes for veterans.
- No state tax on military retirement funds. It should be like Florida.
- The GI Bill needs to be revamped. Basically there are no educational benefits available unless the soldier is willing to pay. I believe if they had GI Bill that was sound it would solve some of the problems.

## Barriers

### *The most significant barrier for veterans receiving benefits is access to information.*

A majority of focus group participants agreed a lack of information regarding available benefits, timelines, and other expectations is a significant barrier for veterans. For veterans, many were not aware of benefits available to them or resources available to help them access benefits and they, consequently had not investigated further. Some focus group participants did recognize the important communication and information sharing that is made possible through county directors, service organizations, and independent volunteers, but asserted that a comprehensive communication structure is needed. Overwhelmingly veterans expressed a desire to receive active communication regarding benefits and services available to them. For county directors, this lack of access to correct information leads to difficulties in providing services and extra time is spent on education and debunking myths and misinformation. Other noted barriers are geography (especially in rural areas where they are far away from VA medical centers and Community Based Outpatient Clinics), time to process claims at the federal level, and the stigma associated with the former veterans benefits system that mirrored the former welfare system. The following bullets represent comments from veterans and county directors regarding barriers for veterans accessing information about benefits and services.

- If I talk to 10 veterans about services, I get 12 or 14 different answers. No one seems to have the right answers, and it gets confusing.
- There's no way to find out what exactly is available for benefits.
- I have never used anything and don't know where to go.
- We have a big problem with getting the word out about services and benefits. I do a lot of outreach to veterans groups so they know where to go for assistance.
- The VA needs to be in contact with veterans, making them aware of what they deserve.
- First thing is to get in contact with local service organizations.
- I think telephone access may be more important with the rising price of gas.
- Develop a means of mailings to all veterans in the state maybe once, preferably twice a year enumerating all benefits available. Continue the mailings each year and include contact information for local assistance.

### *Mental health services were identified as a significant gap in benefits.*

Focus group participants noted a lack of availability statewide of mental health services as a gap. A driving force behind this was a recognition among veterans, family members, and county directors that the needs of new veterans are vastly different than those who had served in past conflicts, particularly in the area of mental health services. Older veterans also noted that health care needs in general have changed, as many veterans return with injuries that those who served in past conflicts would not have lived through. Several individuals also mentioned women's health and family supports as gaps that also affect the new demographic of younger service men and women. County directors also noted that they do not have the skills to deal with veterans suffering from mental health issues, and depending on geography, may be the only venue through which those veterans can access

mental health services. The following bullets represent comments from veterans and county directors regarding the need for mental health services and other newly-recognized needs.

- He mentioned mental health. The kind of wars we have now and the types of injuries we have now are different. I was really shocked at the conditions at Walter Reed. They need to give a really high priority to addressing the really high suicide rates and head injuries. They need more follow-up with veterans and families.
- With this rate of survival following injuries, I think the high rate of suicide is a concern today.
- Current veterans have different relationships with families. They are returning with fewer social supports.
- In a rural area, I am going to have to call a mental health center that is at least 30 miles away. I get caught in a situation now and then where it requires a professional mental health counselor and those counselors are not available.
- The Iraqi freedom veterans are becoming scarcer, like the Vietnam veterans. Mostly because of mental health. A lot of them are still on active reserve, and if they get a check up showing they have a mental health issue, they may lose their monthly pay check.
- When you live in the rural counties, transportation to health clinics is a big deal. Mental health services are not available either.
- There needs to be more mental health services.

***There is a general concern among veterans that they receive what they are entitled to and that their needs are being met through the state.***

Focus group participants overwhelmingly agreed that the most important priority is that veterans needs are being met in a meaningful and equal way around the state. Many veterans and family members did not know that services were delivered differently and at different levels throughout the state. Many expressed the need for consistent benefits and services statewide. County directors understood the reason for this as home rule governs their structure. Across the focus groups, service “war windows” were rejected in favor of treating all veterans the same in terms of eligibility, whether they served in a time of peace or conflict. Veterans did express the need for individualized services. The following bullets represent comments from veterans and county directors regarding access to benefits and uniformity across the state.

- The biggest issue is that people need a place to live, if they do not have residency in my county, I am not supposed to help them.
- And I went to [city name] and she was a pretty good advocate. But it shouldn't be different from county-to-county. I just don't think that's right.
- I think it's strange that each county sets the budgets.
- The problem is you have 99 counties in Iowa. Each county has a different budget, policies, and other barriers within their county. There is no consistency. One county might not offer any veterans affairs services, and the next county might provide housing for indigent veterans.
- The state and the counties should treat everyone the same. It should not matter where you live.

- I have family across the state, and if I wanted to move, it would be hard for me to get the same services. If it was equally distributed across the state, that would be ideal.
- Whenever a person is eligible for benefits, they should get the best available for that individual. Whatever they need, they should get it. Veterans deserve everything they can get.

## Services and the Role of State and Local Government

### *Local, in-person service is highly valued.*

In the focus groups, participants discussed the importance of receiving high quality customer service from all entry points into the veterans service system. Veterans and county directors alike recognized that assistance in navigating the large veterans benefits system is important. All focus group participants rated local, in-person service as extremely important in providing customer service. Many participants cited the difficulty for veterans of age or disabled veterans to travel, and the likelihood that they will avoid accessing benefits and services if traveling is an issue. Participants also placed high value on having the option to call an individual or organization by phone, but not in place of local service. The following bullets represent comments from veterans and county directors regarding priorities in delivering services to Iowa's veterans.

- They need the assistance and guidance to help get through the system because when you don't know what is going on then it can be very confusing.
- It is important for people to get services in their local counties so that the supervisors know of the need to access those services.
- When I applied for my father's benefits, I went to my county officer. That was a tremendous benefit.
- As far as availability, I think we have a lot of problems in the state with ruralness causing a veteran not to apply for benefits because it's too far to drive.
- I feel it's the comfort of knowing that I've got someone in my backyard to see one on one if I need answers. I don't have to go to Des Moines or Iowa City to see someone in person.
- I think having a contact to speak with and the ability to call them with a question is important.
- If I were forced to choose, I would say that the county office is most important.
- Many times, the phone is the easiest place to start because many veterans are sharp but may not be able to physically go anywhere.

***State benefits and the responsibilities of the state department are largely unknown.***

Focus group participants expressed varying knowledge about the roles and responsibilities of the Iowa Department of Veterans Affairs, with many veterans and family members not knowing that Iowa has a newly established department of veterans affairs. Many participants in the veterans and families focus groups were also unaware of county veterans affairs offices. Participants who were aware of the Department noted the Veterans Home, property tax benefits and the new State Veterans Cemetery as state benefits and responsibilities. Many suggested that the Department should serve as a communication leader making high-level policy decisions regarding veterans services and attracting more veterans to Iowa, as well as being a key advocate for veterans throughout the state. Due to changing roles in state leadership - the Department and Commission - there is significant tension from veterans service organizations and county director perspectives regarding the Department of Veterans Affairs roles and responsibilities, noting a desire to avoid service duplication. The following bullets represent comments from veterans and county directors regarding the roles and responsibilities of the Iowa Department of Veterans Affairs.

- What the heck does the state do for Veterans? There is no value added in the state Department of Veteran's Affairs in terms of access.
- The property tax deduction.
- The veteran's cemetery
- I assume they have something to do with the Iowa Veterans Home and VA Hospitals and those are wonderful.
- Should be a repository for current information and what is happening in the state.
- As related to policy and unmet needs, they should help the county veteran's affairs offices.
- They should just stay out of our way.
- When I started seven years ago, there were three people at the state. I felt like I could always call the state office and ask them a question. The state also has done referrals, which is good. I want the state office to be there as an asset. The state office is in a good position to argue benefits and entitlements for veterans, and to advocate for them. Counties are best at serving their own people. If someone wants to access benefits with the state that is fine. They now have 14 people in their office and are having growing pains and I expect that things will get better and that they will learn.
- This has just created more bureaucracy, what we need for veterans actually is more benefits.
- I had no idea there was a department.
- The state could provide funds to help the counties provide benefits.

***The primary role of the Iowa Department of Veterans Affairs should be communication and advocacy.***

With many focus group participants recognizing that there is an important need for communication about veterans services in the state as well as state level advocacy for veterans, many veterans and their family members, as well as county directors noted the need for the Department of Veterans Affairs to serve in that capacity. County directors recognized the opportunity for the Department to provide much-needed assistance and to serve as a voice for county offices. They also discussed the need for a formalized division of duties to assist with the

provision of high quality services for Iowa's veterans and avoid duplication of services. The following bullets represent comments from veterans and county directors regarding roles for the state Department of Veterans Affairs.

- The state should not try to replicate what the counties are doing- they have plenty of other things that they are working on at their appropriate level. There are good people down there trying to do good things, but we are just getting in each other's way all the time.
- The state needs to launch an aggressive awareness program. There are state benefits out there and people know about the national VA benefits but don't even know state benefits exist.
- IDVA should be a resource link. The counties job is to be the connection.
- The role of IDVA should be the caretaker of the Veterans Home. The county should be grassroots, encouraged, and state funded.
- I think their main function should be to lobby for state benefits, not grow their empire. They need to do more PR. They can print 50,000 brochures and get them into the counties. That is where they would do their best. They need to advocate for the people who are dealing with the veterans on a day-to-day basis. I think they need to quit competing with us. I think they should work with us instead of continuing to work against us.
- They need to get a tracking system established. They have said I have 1,200 veterans in my county, but I can only find 800.
- I want the state office to be there as an asset. The state office has a good position to argue benefits and entitlements for veterans and to advocate for them.
- So, the state of Iowa doesn't know where all the veterans are in the state? That doesn't seem good. They sure knew where we were when they needed us.

**I O W A**

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**VETERANS**

**★ ★ ★ benefits study**

**State Benefit Comparison**  
July 2008

Completed by SPPG Inc.  
[www.sppg.com](http://www.sppg.com)

STATE BENEFIT COMPARISON

## Introduction

State and local governments are playing an increased role in addressing the needs of veterans by offering new or enhanced benefits, filling perceived gaps in available federal benefits, and offering incentives designed to attract veterans and recognize their service. In 2007, the Iowa General Assembly passed legislation calling for a study regarding the needs of Iowa's veterans. The Iowa Department of Veterans Affairs (IDVA) contracted with State Public Policy Group (SPPG), an Iowa-based nonpartisan policy consulting firm, to engage stakeholders to complete the study and make recommendations to improve benefits and services to veterans. SPPG assembled a Task Force comprised of a diverse group of stakeholders to guide the study, which included an inventory of benefits available to veterans at the local, state, and national levels; input from veterans, family members, and service providers through a series of focus groups; and this comparison of Iowa veterans benefits and services with those offered in other states.

The Iowa Veterans Benefits Study Task Force identified states and benefits of interest that formed the basis for a comparison of state benefits. Research was conducted on 14 states. Information has been compiled to provide a profile of each state including a background, summary of the system structure, unique state initiatives, and benefits of interest. The 14 states profiled are: Florida, Illinois, Kansas, Michigan, Minnesota, Missouri, Nebraska, New Mexico, Ohio, South Dakota, Texas, Utah, Wisconsin, and Wyoming. The State Research Comparison Report also includes a summary of Iowa, which was developed to serve as a baseline for Task Force members on what is available in Iowa.

The research conducted by SPPG to develop state summaries utilized a variety of methods. Initial research began by drawing information from websites including state departments of veterans affairs and other state agencies that provide services to veterans in each state. SPPG staff also interviewed individuals within each state department of veterans affairs. Interviews were conducted with these staff members to gather further information and data on the veterans system in each state. Additionally, SPPG staff reviewed relevant publications and legislation in each state to ensure that the summaries were comprehensive.

Each state profile includes four sections: a state snapshot, background and system structure, state initiatives and benefits of interest, and resources.

- The state snapshot section provides the size of the veteran population in comparison to the total state population, state and federal veterans affairs expenditures, and the number of beds in the state veterans home(s). It should be noted that expenditures are difficult to compare across states because of the variety of sources of funding and the differences in responsibility for benefits, programs, and the veterans home(s).
- The background and system structure section provides an overview of the state veteran's affairs structure, and broadly outlines state and local responsibilities.
- The state initiatives and benefits of interest section is not meant to be an inventory of benefits and services offered in each state, but highlights benefits and services that are unique and might serve as models or best practices for Iowa.
- The resources section includes websites and publications reviewed for each state, as well as contact information for the individual that provided resources for that state.

## STATE BENEFIT COMPARISON

### Common Findings Across States

The veterans systems and benefits highlighted in this study demonstrated that while every state is different, there are certain areas of focus that many states are beginning to address. Prominent among these focus areas was the need to connect veterans with benefits. There is a recognition among states that ensuring veterans receive the benefits they are entitled to is not only the right thing to do, but there is an incredible return on investment in the form of federal Veterans Affairs dollars, which benefits individual veterans, the state and local governments.

While states are working to strengthen their ability to connect veterans with federal benefits, they are also creating their own benefits to address the unique needs of their veteran population. In Michigan, a state faced with increasing unemployment rates, the Project MOVE initiative was implemented to utilize and promote the skills of veterans. This program connects veterans, of all skill levels, with businesses in search of well-trained and disciplined employees. Project MOVE has been very successful in connecting veterans with employment opportunities and has also been able to address some of Michigan's employment needs by supplying companies with veteran employees who possess the skills necessary to fill high skill-level vacancies. This initiative is helping Michigan companies view veterans as an asset to the state.

Another important element that was discovered regarding veterans and access to benefits was the push in many states to create a 'clearinghouse' where veterans can access information on benefits provided at federal, state, and local levels as well as services. Many states utilize the Internet to connect with veterans. [Minnesotaveteran.org](http://Minnesotaveteran.org) combines information on veterans benefits, services, legislation, and other updates to provide a one-stop location for Minnesota veterans to learn about and become engaged in the veterans system. Texas also addressed the need for a 'clearinghouse' by creating [yourtexasbenefits.com](http://yourtexasbenefits.com) which screens Texas veterans on eligibility for benefits and services. These tools have helped states connect with more veterans and in turn have helped veterans connect with more benefits and services.

A common trend throughout states was the partnerships that occurred between veterans systems and other state government agencies to provide services to veterans. The Veterans Advocate program serves as an example of the unique partnerships occurring across the nation. The Wyoming Veterans Commission partnered with the Wyoming Department of Health to create Veterans Advocates that act as "super-referral agents," directing veterans and their families to services ranging from financial assistance to counseling to car repairs. This new program has already served hundreds of veterans in Wyoming and promises to be successful in helping address the traditional and non-traditional needs of veterans.

States have also begun developing programs to attract veterans. These programs have included tax exemptions, education benefits, small business assistance, and many more. The Ohio G.I. Promise was implemented in July of 2008 to provide all veterans of the U.S. Armed Services, their spouses, and children with in-state tuition rates at all Ohio colleges and universities. This innovative program has the potential to draw many veterans who are newly released from service and searching for a place to settle.

One of the greatest needs discovered in the study and echoed across each state was a call for more mental health and counseling services for veterans and families. Veterans affairs employees in nearly every state mentioned the unique needs of returning veterans and the urgency of connecting these veterans with mental health services and supports for their families. The Illinois Warrior Assistance Program has served as Illinois' first step in addressing the mental health needs of their veterans. The program offers Traumatic Brain Injury screenings to all veterans in the state and operates a 24-hour psychological help line for veterans.

The benefits comparison demonstrates that many states view veterans as an important asset and that states across the nation are developing new and innovative ways to serve them and meet their needs.



## State Snapshot

Total State Population	Total State Veteran Population	Total Federal Expenditures	Total State Expenditures	Number of Beds in Veterans Home(s)
18,251,243	1,746,539	\$5,716,609,000	\$60,000,000	750

## Background and System Structure

The state of Florida has the second largest veteran population in the country, with more than 1.7 million veterans. Florida has the highest percentage of totally disabled veterans and the third highest dollar amount in total federal compensation and pension to veterans at \$2.6 billion annually. Through a constitutional amendment, the Florida Department of Veterans Affairs (FDVA) was established in 1988. The Florida veterans system is comprised of the state department and county and city service officers employed by county commissions. The Florida Commission on Veterans Affairs, which was comprised of governor appointed veterans, worked with the legislature in 2008 to sunset the Commission and establish a nonprofit foundation to better meet the needs of the state's veterans.

Employing more than 900 staff, the Florida Department of Veterans Affairs is responsible for long-term care services provided through six nursing homes and one assisted living center, administration and oversight of state benefits, assistance with state and federal benefits claims by approximately 70 counselors co-located with medical centers and clinics, and advocacy and education. Sixty-six of sixty-seven Florida counties employ service officers that provide assistance to veterans filing claims. The county service officers work closely with state claims officers and veterans service organizations to ensure that veterans receive the benefits for which they are eligible.

## State Initiatives and Benefits of Interest

**Florida Vets First** – To better meet the needs of veterans returning to Florida after deployment and upon leaving military service, Florida Vets First was launched in 2008 to serve as a comprehensive clearinghouse for the many key services available to veterans and their families. Vets First is spearheaded by the Agency for Workforce Innovation, Florida Department of Veterans Affairs, and Workforce Florida, Inc.

**Florida Veterans Foundation** – The Florida Legislature authorized the Florida Veterans Foundation in statute during its 2008 legislative session as the direct support organization of the Florida Department of Veterans Affairs. The work of the non-profit foundation will be supported by a combination of entrepreneurial initiatives, agreements with participating businesses, contributions from veterans, philanthropic foundations, corporations and private citizens.

**Homestead Exemptions** – A veteran who was honorably discharged and has been certified as having a service-connected, permanent and total disability, is exempt from property taxation if the veteran is a permanent resident of Florida. Eligible, resident ex-service members with a VA certified service-connected disability of 10 percent or greater are entitled to a \$5,000 property tax exemption. Any partially disabled veteran who is age 65 or older, who was a Florida resident at the time of entering military service, any portion of whose disability was combat-related, and who was honorably discharged, may be eligible for a discount commensurate with the percentage of the veteran's permanent service-connected disability. Homestead tax discounts are renewed automatically on an annual basis.

**Identification Card** – Disabled veteran I.D. cards are issued by the Florida Department of Veterans Affairs to any veteran who is a permanent resident of the state and is determined by the VA or the Department of Defense to have a 100 percent service-connected, permanent and total disability rating. The card may be used as proof of eligibility for any state benefit except exemption of homestead property taxes.

**Florida Service-Disabled Veteran Business Enterprise** – Established during the 2008 Legislative Session, the program will provide selection preference in state contracting for small businesses owned by service-disabled veterans. In doing so, it will promote access for service-disabled veteran businesses to state contracts and encourage other such veterans to start businesses.

**Tuition Assistance** – Florida provides scholarships for dependent children and spouses of deceased or total and permanently disabled veterans through Scholarships for Children and Spouses of Deceased or Disabled Veterans. Dependent children of service members Missing in Action or Prisoners of War may be eligible for tuition benefits as well. Florida waives undergraduate-level tuition at state universities and community colleges for Florida recipients of the Purple Heart and other combat-related decorations superior in precedence to the Purple Heart. Active Florida National Guard members who enlisted prior to June 30, 1997 are exempt from one-half tuition and fees at public postsecondary educational institutions. Individuals who enlist in the Florida National Guard after June 30, 1997 may be eligible for payment of the full cost of tuition and fees for required courses.

## Resources

### Contact

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850.487.1533  
[brodiej@fdva.state.fl.us](mailto:brodiej@fdva.state.fl.us)

### Website

Florida Department of Veterans Affairs  
[www.floridavets.org](http://www.floridavets.org)

### Publications

*Florida Department of Veterans Affairs 2007 Annual Report*

[www.floridavets.org/publications/publications.asp](http://www.floridavets.org/publications/publications.asp)

*Spring 2008 Florida Veterans' Benefits Guide*

[www.floridavets.org/publications/publications.asp](http://www.floridavets.org/publications/publications.asp)

*2008-09 Scholarships for Children and Spouses of Deceased or Disabled Veterans and Service Members Fact Sheet*

[www.floridastudentfinancialaid.org/SSFAD/factsheets/CDDV.htm](http://www.floridastudentfinancialaid.org/SSFAD/factsheets/CDDV.htm)

*Florida Vets First*

[www.FloridaVetsFirst.com](http://www.FloridaVetsFirst.com)



## State Snapshot

Total State Population	Total State Veteran Population	Total Federal Expenditures	Total State Expenditures	Number of Beds in Veterans Home(s)
12,852,548	841,679	\$2,167,489,000	\$82,430,700	1,205

## Background and System Structure

The Illinois Department of Veteran’s Affairs (IDVA) serves over 840,000 veterans and works in conjunction with 43 veterans service offices located statewide to assist veterans and their dependents and survivors in obtaining the benefits to which they are entitled. The Department evaluates and approves veterans’ education and training programs available at colleges, universities and vocational training centers in Illinois, oversees the provision of skilled nursing and domiciliary care for eligible veterans and administers state grants and benefits to eligible Illinois veterans.

The 78 full-time and itinerant veterans service officers employed by the Illinois Department of Veteran’s Affairs work to ensure that veterans have access to benefits and services regardless of geographic location. While there is not a veterans service officer located in every county, the employed veterans service officers work to ensure that veterans have equal access to benefits across the state.

## State Initiatives and Benefits of Interest

**Vietnam Veteran Survivors Compensation-** A payment of \$1,000 is available to eligible survivors of veterans whose deaths were service-connected or a direct result of the service-connected disabilities incurred between January 1, 1961 to March 1, 1973.

**Global War on Terrorism Survivor’s Compensation-** A \$3,000 bonus is payable to survivors of certain persons killed by terrorist acts or hostile activities during performance of military service in periods recognized as wartime by United State campaign service medals. Residency of one year in Illinois prior to entering military service is required.

**Veteran Grant-** The Illinois Veteran Grant (IVG) Program pays tuition and certain fees at all Illinois state-supported colleges, universities and community colleges for Illinois veterans who were honorably discharged, served at least one full year of active duty in the U.S Armed Forces, meet Illinois residency requirements, and returned to Illinois within six months of discharge from the service.

**Homestead Exemptions-** Returning veterans from active duty service can apply for a homestead exemption that provides veterans a one-time \$5,000 reduction to their home’s equalized assessed value.

**Disabled Veterans Standard Homestead Exemption-** Veterans with at least a 50 percent service-connected disability rating but less than a 75 percent service-connected disability rating are eligible for a \$2,500 homestead exemption. Veterans with at least a 75 percent service-connected disability rating are eligible for a \$5,000 homestead exemption.

**Illinois Warrior Assistance Program-** This program offers Traumatic Brain Injury screening to all Illinois veterans and a 24-hour toll-free psychological helpline for veterans suffering from symptoms associated with Post-Traumatic Stress Disorder (PTSD). Veterans are also able to access additional resources for diagnostic reviews and treatments of mental health illnesses. It is confidential and information will not be reported to U.S Armed Forces or for U.S. Department of Veterans Affairs claims unless the information has been authorized by the veteran to be released. The program is managed by the Illinois Department of Veteran’s Affairs and Magellan Health Services.

**Veterans Cash-** *Veterans Cash* is the first lottery ticket of its kind in the state of Illinois with 100 percent of proceeds going to non-profit organizations that help provide a wide range of services to Illinois veterans. Proceeds from the sale of this ticket are deposited into an interest bearing account in the State Treasury called the Illinois Veterans Assistance Fund. The Illinois Department of Veteran's Affairs awards the money in grants to fund additional services or conduct research relating to Post Traumatic Stress Disorder, homelessness, health insurance costs, and disability benefits. The ticket has raised more than \$5.9 million thus far for the Illinois Veterans Assistance Fund.

**Veterans' Legal Assistance Program-** The John Marshall Law School in Chicago and Southern Illinois University School of Law received *Veterans Cash* grants to develop Veterans' Legal Assistance Programs. These programs will provide veterans with legal services to ensure that they receive the benefits to which they are entitled. Law students travel to veterans service offices located throughout the state to provide key legal assistance to veterans.

**Veterans Care-** The Illinois Department of Veterans' Affairs provides Veterans Care health insurance to all uninsured veterans who meet age and income requirements. This program provides health insurance to veterans with premiums ranging between \$40 and \$70 and minimal co-payments. The health insurance covers a range of services and the state of Illinois is working to expand the program to ensure that every veteran has health insurance.

## Resources

### Contact

Sergio Estrada Jr.  
Assistant Director  
Illinois Department of Veterans' Affairs  
312.814.2460

### Website

Illinois Department of Veterans' Affairs  
<http://www.veterans.illinois.gov/>

### Publications

*State of Illinois Benefits for Veterans*  
<http://www.veterans.illinois.gov/benefits/documents/vetsbenefits.pdf>



## State Snapshot

Total State Population	Total State Veteran Population	Total Federal Expenditures	Total FY 08 State Expenditures	Number of Beds in Veterans Home(s)
2,982,085	251,420	\$683,439,000	\$3,451,427*	1,205

\*Includes Trust Fund Expenditures

## Background and System Structure

The Iowa veterans system, serving an estimated 250,000 veterans, is comprised of the Iowa Department of Veterans Affairs (IDVA), local county veterans affairs offices, the state Veterans Home, and the Iowa Commission of Veterans Affairs. The Iowa Legislature established the Iowa Department of Veterans Affairs in 2005, which shifted administrative functions from the volunteer commission to the agency. The state department administers state veteran programs and benefits, employs claims counselors co-located with the Regional VA who assist with filing federal benefit claims, provides training to county veterans affairs offices, and conducts outreach and advocacy on behalf of the state’s veterans. The Iowa Commission of Veterans Affairs governs the Iowa Veterans Home, approves administrative rules for programs and benefits administered by the state department, and serves in an advisory capacity for both entities. A majority of Iowa’s 99 counties has a veterans affairs office with individuals that provide emergency assistance and benefits, and assistance with filing claims. Services and benefits vary by county, but legislation passed in 2008 will create new standards by requiring a nationally accredited service officer in every county for a minimum of 20 hours each week. With this new legislation all counties will offer assistance to veterans in filing for federal benefits.

## State Initiatives and Benefits of Interest

**Iowa Veterans Cemetery-** The Iowa Veterans Cemetery provides a burial place for all Iowa veterans who were honorably discharged and for National Guard and Military Reserve members who served at least 20 years. Spouses and dependents must pay \$300 for burial in the cemetery.

**Veterans Trust Fund-** The State of Iowa has established a \$5 million fund to provide certain services to veterans. Beginning in December 2007, interest from this fund has been available to provide relief for Iowa veterans and their families. Funds can be used for travel expenses for service-related medical care; unemployment or underemployment assistance due to service-related causes, job training, or tuition assistance; assistance with vision, hearing, dental care, durable medical equipment, and prescription drugs; counseling and substance abuse services; emergency vehicle and housing repair; transitional housing in an emergency; emergency room and ambulance transportation assistance; funding to determine whether a deceased veteran is the father or mother of a child; funding for family support groups; and grants for providing honor guard services at veteran’s funerals. Trust fund expenditures are approved through the Iowa Commission of Veterans Affairs and recipients must qualify by meeting varying eligibilities.

**National Guard Tuition Benefits-** Current members of the Iowa National Guard who are in good standing are eligible to receive a maximum of \$2,700 per semester for full-time enrollment and \$196 per semester hour for part-time enrollment. Guard members who are currently mobilized will receive a tuition refund.

**War Orphan Tuition Assistance-** Assistance provided through this benefit allows for residents of Iowa who are children of deceased veterans killed following September 11, 2001, to receive a maximum of \$5,500 in tuition. The maximum grant amount that can be received is \$27,500 and children have five years to access the assistance.

**High School Diploma**- This program furnishes an honorary high school diploma to qualifying veterans who did not complete high school due to armed service enlistment.

**Iowa Veterans Home** - The Iowa Veterans Home offers nursing, medical, rehabilitative care and mental health services to honorably discharged veterans, their spouses, and/or widowed spouses.

**Military Services Member Home Ownership Assistance Program**- The Iowa Legislature created the Military Service Member Homeownership Assistance Program (MHOA) in 2005 to help eligible armed forces service members purchase a primary residence in Iowa. The program provides up to \$5,000 that may be used toward down payment on a qualifying home purchase and/or closing costs on a qualifying first purchase money mortgage. The Iowa Finance Authority (IFA) administers the program. To be eligible, veterans must have served at some point between September 11, 2001 and June 30, 2008 and must match the funds provided through the program.

**Injured Veterans Grant**- This grant program provides up to \$10,000 to members or former members of the U.S. military who are residents of Iowa and were seriously injured in the Iraq or Afghanistan theatre of operation. To be eligible for the full \$10,000, the individual must have been evacuated to a hospital outside of combat and remain under some type of medical care for a minimum of 91 days. Veterans who are under medical care for less than 91 days receive \$2,500 each month that medical care is needed.

**Vietnam Veterans Conflict Bonus**- The Vietnam Veterans Conflict Bonus is provided for Iowa residents who served on active duty for at least 120 days between July 1, 1973 and May 31, 1975. Eligible veterans will receive \$17.50 for each month of service until the maximum bonus amount of \$500 for veterans who served in Vietnam and \$300 for veterans who were not in the country is met.

**Property Tax Exemption**-This benefit reduces a veteran's assessed home value for property tax purposes by \$1,850. In order to qualify, a service member must have served on active duty during a period of war or for a minimum of 18 months during peacetime.

**Lifetime Hunting/Fishing License**- Veterans who have been in receipt of at least a 10% service-connected disability and served at least 90 days during peacetime or at any time during wartime are eligible to receive lifetime hunting and fishing licenses after paying a fee of \$5.50.

**Veterans License Plate**- The Veterans License Plate is available to veterans through the Iowa Department of Transportation for an additional fee.

## Resources

### Contact

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515.242.0031  
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### Websites

Iowa Department of Veterans Affairs  
[www.iowava.org](http://www.iowava.org)  
Iowa Veterans Home  
<http://ivh.iowa.gov>

### Publications

*State of Iowa Veterans Benefits*



## State Snapshot

Total State Population	Total State Veteran Population	Total Federal Expenditures	Total State Expenditures	Number of Beds in Veterans Home(s)
2,775,997	236,596	\$682,473,000	\$9,700,000	440

## Background and System Structure

The Kansas Commission on Veterans' Affairs was established by the 1986 Legislature and serves over 235,000 veterans. The Commission provides Kansas veterans and their relatives with advice, direction, and assistance through coordination of programs and services in the fields of education, health, vocational guidance and placement, and economic security. The Kansas Commission on Veterans' Affairs, which employs eight full-time staff, is charged with overseeing agency administration, veterans services, the state veterans cemetery program, the Kansas Soldiers Home, the Kansas Veterans Home, and the State Approving Agency.

The Kansas Commission on Veterans' Affairs also has 14 Regional Service Offices located throughout the state. The veterans service officers located in these Regional Offices help veterans file claims and access services.

## State Initiatives and Benefits of Interest

**Refund or Credit for Tuition-** This benefit states that when a member of the U.S. Armed Forces who is a student in a Kansas regent institution is activated and must leave school, that person will be given a refund or credit for the tuition paid.

**Complimentary Tuition-** \$1 million dollars was allocated in the FY08 budget to provide up to 10 semesters of free college tuition at any Kansas public college or university to soldiers having served in Iraq or Afghanistan for at least 90 days on active duty.

**State Hiring-** Any veteran who is eligible for veteran's preference and who meets the minimum requirements for a posted vacant state position is offered an interview. Eligible veterans must have been honorably discharged, served on active duty and currently separated and not on active service at the time of application. Spouses of service members of prisoners of war and service members who died as a result of their service are also eligible for this benefit.

**Disability Employment Preference-** The Kansas Commission on Veterans' Affairs is working with the Department of Administration to develop a program that will allow disabled veterans to receive preference in hiring. If they have 50 percent or greater level of disability, they should receive non-competitive preference.

**Kansas Lottery-** Two instant lottery games were launched, the \$2 Sunflower Salute and the \$1 Veterans Cash. The net profits between these two games were designated as follows: 50 percent was allocated to Kansas National Guard Education Assistance Act scholarships and 50 percent was allocated for the Kansas Soldiers Home, the Kansas Veterans Home, and the state veterans cemetery system.

**Mobile Veterans Service Offices-** Kansas recently passed legislation to create a mobile veterans service office program. Funding for the program will not begin until 2011, but the Department of Veterans' Affairs hopes to have three mobile offices on the ground once funding commences. These mobile offices will travel around the state helping veterans access benefits and services.

## **Resources**

### **Contact**

Wayne Bolling  
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Kansas Commission on Veterans' Affairs  
Phone 785.296.3976

### **Website**

Kansas Commission on Veterans Affairs  
<http://www.kcva.org/>



## State Snapshot

Total State Population	Total State Veteran Population	Total Federal Expenditures	Total State Expenditures	Number of Beds in Veterans Home(s)
10,071,822	761,308	\$1,679,789,000	\$62,000,000	998

## Background and System Structure

The Michigan Department of Veterans Affairs which is housed in the Michigan Department of Military and Veterans Affairs serves over 760,000 veterans. The Department works with the Veterans Service Organizations by providing grant funding to the organizations so that they can provide veterans with claim filing services. On a county level, the structure of the veterans system in each county is determined by the county supervisors.

The role of the Michigan Department of Veterans Affairs is to operate and manage two veterans homes, the Michigan Veterans Trust Fund, and to administer grant payments to the Veterans Service Organizations that work in conjunction with the Department. County Veterans Affairs offices receive no financial assistance from the state and instead receive assistance from their individual county. However, this monetary funding is not required and up to the discretion of the county. The money granted to veterans service offices in each county is used at the discretion of the county and veterans affairs leadership and is usually used to help indigent veterans who need immediate assistance. The Michigan Department of Veterans Affairs also works with the Michigan Department of Labor and Economic Development which administers services for job training and other job placement programs.

## State Initiatives and Benefits of Interest

**Homestead Property Tax Exemptions and Credits-** The Michigan Homestead Property Tax Credit is available for resident veterans of Michigan who own a homestead in the state. The Credit cannot be claimed for households with total income over \$82,650. The Disabled Veteran Homestead Exemption provides certain service-connected disabled veterans or their surviving spouses with a property tax exemption.

**Michigan Veterans Trust Fund Emergency Grant Program-** This trust fund provides Michigan veterans with at least 180 days of active duty in a wartime period who were discharged under other than dishonorable conditions with emergency funding to meet immediate, temporary needs. The trust fund contains \$50 million and operates mainly off of the interest garnered by the fund each year. It is administered by seven advisors who are appointed by the Governor. While there are no limitations to the amount of money that can be given out to a single veteran, the assistance which is distributed from the fund is normally minimal.

**Michigan's Opportunities for Veterans Employment (MOVE) -** Project MOVE provides veterans separating to Michigan for employment opportunities with services to help them find careers that match their qualifications and interests. This program gives veterans insight into the rights, benefits, and privileges to which they are entitled in the state of Michigan. Project MOVE attempts to connect veterans with jobs through job fairs which garner attendance that ranges from 50-1800 at each event. The Project also maintains an extensive communication system to keep veterans informed and engaged about job opportunities in Michigan. In addition to communicating with veterans, Project MOVE connects businesses with veterans by developing relationships with businesses throughout the state to utilize veterans and their wide range of skills. There are also veterans service specialists available to assist and to help with licensing and credentialing.

## Resources

### Contact

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Michigan Department of Labor and Economic Growth

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### Website

Michigan Department of Veterans Affairs

<http://www.michigan.gov/dmva>

### Publications

*Michigan Veterans Benefits: Federal, State and Local Programs*

[http://www.michigan.gov/documents/dmva/VBS-Booklet\\_Instructions\\_190078\\_7.pdf](http://www.michigan.gov/documents/dmva/VBS-Booklet_Instructions_190078_7.pdf)



## State Snapshot

Total State Population	Total State Veteran Population	Total Federal Expenditures	Total State Expenditures	Number of Beds in Veterans Home(s)
5,197,621	408,468	\$1,282,017,000	\$7,020,000	864

## Background and System Structure

The state of Minnesota is home to over 400,000 veterans who are serviced by the Minnesota Department of Veterans Affairs (MDVA) and the County Veterans Affairs Offices which are located in every county in the state. The Minnesota veterans system is comprised of the state department, county offices, and traveling Veterans Service Officers employed by the state.

The Minnesota Department of Veterans Affairs oversees long-term care services provided through five nursing homes, administers state benefits, and assists with state and federal benefit claims. In addition, the Department works to stay in touch with veterans through monthly newsletters, legislative updates, and a well maintained website. The individual County Veterans Affairs Offices aid the Department in assisting veterans to file state and federal claims. The county offices also serve as a local informational resource for veterans.

## State Initiatives and Benefits of Interest

**Tax Exemption-** The Minnesota Legislature recently passed a bill creating a new tax exemption for disabled veterans. Veterans who have a 70 percent-100 percent service-connected disability rating are eligible for a \$150,000 exclusion from the market value of their home. Veterans with a total and permanent service-connected disability rating are eligible for a \$300,000 exclusion from the market value of their home.

**Tax Subtraction for Out of State Income-** Military pay earned on orders with a duty location outside of Minnesota is subtracted from state taxes.

**Educational Assistance Benefits-** Minnesota has tried to provide education assistance benefits for both veterans and dependents throughout the state. The Veterans Education Benefit provides a maximum payment of \$750.00 which is to be used toward tuition only at approved educational institutions. The War Survivor Education Benefit provides children of persons who have died while on active duty or due to a service-connected condition with free tuition to specified Minnesota higher education institutions until a bachelor degree is obtained. In addition, a maximum payment of \$750.00 can be made for fees including books and supplies, or room and board. The Higher Education Veterans Assistance Program was created in the 2006 legislative session to provide assistance to veterans at all public and private higher educational institutions in Minnesota.

**Linkvet-** The Linkvet call center provides trained MDVA staff during business hours to provide information on veterans benefits, healthcare, education, and reintegration.

**Women Veterans Program-** This program is meant to ensure that women veterans have equal access to federal and state benefits and services. The Women Veterans Program ensures response to the gender specific needs of women veterans and that women veterans are treated with dignity and respect.

**Beyond the Yellow Ribbon Initiative-** The Initiative targets National Guard veterans returning to Minnesota. The MDVA works to provide reintegration events for returning veterans that familiarize them with benefits provided by both the state and federal government and how to access these benefits.

**Minnesotaveteran.org-** This website is designed to be a one stop site for veterans and family members on benefits, legislation, and other resources available to them. The website includes descriptions of state and federal benefits with links to additional information about legislation concerning veterans and updates on issues that affect veterans.

**Minnesota Veterans 4 Veterans Trust Fund-** The Minnesota Veterans 4 Veterans (V4V) Trust Fund is available for public charitable organizations that serve veterans in Minnesota. V4V applications are reviewed by a board of trustees comprised of members representing four veterans service organizations. The purpose of the Trust is to help veterans integrate into society and lead healthier, independent lives by funding recreational, employment, health, education and social programs for veterans, their families and caregivers.

**Veterans Sentencing Mitigation-** When a defendant appears in court and is convicted of a crime, the court is to inquire whether the defendant is currently serving in or is a veteran of the Armed Forces of the United States. If the defendant is currently serving in the military or is a veteran and has been diagnosed as having a mental illness by a qualified person, the court, with information regarding treatment options available to the defendant can consider treatment recommendations together with the treatment options available to the defendant when imposing a sentence.

## Resources

### Contact

Anna Long  
Minnesota Department of Veterans Affairs  
Public Relations  
651.757.5252

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218.725.5285

### Website

Minnesota Department of Veterans Affairs  
<http://www.mdva.state.mn.us/>

### Publications

*Minnesota Department of Veterans Affairs Newsletter- April 2008*  
<http://www.mdva.state.mn.us/newsletter/MDVANewsletterApril2008.pdf>  
*Military and Veterans Enactments by the 2006 Minnesota Legislature*  
[http://www.minnesotaveteran.org/legislation/mn\\_veteran\\_benefits\\_2006.pdf](http://www.minnesotaveteran.org/legislation/mn_veteran_benefits_2006.pdf)



## State Snapshot

Total State Population	Total State Veteran Population	Total Federal Expenditures	Total State Expenditures	Number of Beds in Veterans Home(s)
5,878,415	530,799	\$1,565,700,000	\$58,599,104	1,350

## Background and System Structure

The Missouri Veterans Commission, comprised of five Commissioners appointed by the Governor, serves over 530,000 veterans. Working directly under the Commission, the Director, Deputy Director, and individual heads of specific programs administer the benefits provided by the state of Missouri and maintain other statewide institutions and initiatives. The Commission employs 50 certified veterans service officers, both part-time and full-time employees, who travel throughout the state to provide veterans with information and access to federal and state benefits.

The Missouri Veterans Commission and its staff are charged with overseeing the seven veterans nursing homes and four veterans cemeteries in addition to administering state and federal benefits. The 50 Veterans Service Officers, employed by the Commission have national and state training requirements. The veterans service officers use this training in filing claims and counseling veterans.

## State Initiatives and Benefits of Interest

**Veterans Service Grant Program-** The Missouri Veterans Commission provides Veterans Service Grants to assist Veterans Service Organizations as well as city and county agencies in Missouri to provide veterans with access to benefits and quality services. The allowance for the grant was recently extended, in FY 2008, to \$1 million.

**Minority Veterans Pilot Program-** This pilot program targets minority veterans and attempts to help these veterans access benefits and services for which they are eligible. The program also focuses on reaching out to these veterans who are traditionally considered the least informed and giving them the information and help they need to access the veterans system through educational events, town hall meetings, focus group meetings, candlelight vigils, and other outreach through community networks.

**Women Veterans Program-** The Missouri Veterans Commission established a Women Veterans Program to ensure that Missouri women veterans have equal access to benefits and services provided both through the state and federal government. The program also targets issues that are unique and specific to women veterans such as women's healthcare and sexual trauma counseling. A quarterly newsletter is sent out to women within the program, a network of over 377 women veterans, and others nationwide.

**Missouri Veterans Personal Property Tax-** The personal property tax provided by the Missouri Veterans Commission allows 100 percent service-connected disabled veterans to claim up to \$750 for paid real estate taxes or rent. The income limit on this benefit is \$25,000 if single and \$27,000 for a married couple filing together.

**Operation Outreach-** The Operation Outreach program has been an extensive effort by Missouri to reach out to veterans who have fought in the Global Wars on Terrorism. The program attempts to advocate for veterans by providing increased awareness about issues affecting Missouri's veterans and provides educational briefings to service members and their families on available veterans benefits and services as well as information on Post Traumatic Stress Disorder and Traumatic Brain Injury. Nearly \$1 million has been dedicated to this effort so that the state of Missouri can better meet the needs of returning veterans.

**Incarcerated Veterans Re-entry Process-** In 2007, the Missouri Veterans Commission and the Department of Corrections signed a long lasting, formalized agreement to provide direct service to Missouri incarcerated veterans. Since then, re-entry initiatives have been developed with the goals of facilitating the transition of veteran offenders to a productive life in the community, providing direct service through referrals- linking incarcerated veterans with the appropriate services, and empowering the offenders with hope and a new direction.

**Eliminating Taxes on Pensions and Social Security-** The state of Missouri recently passed legislation to phase out taxation on pensions and social security for those who are 62 years and older, this includes: teachers, firefighters, police officers, and veterans and other federal employees. The tax exemption will be applied to total income under \$85,000 for single taxpayers or \$100,000 for a married couple, and will be reduced dollar-for-dollar for those incomes higher. Pension exemption is capped at the maximum social security income of \$32,500. The bill will be phased in over a six year time span and will allow taxpayers to deduct health insurance premiums not already deducted through federal return or cafeteria plans.

## Resources

### Contact

Jill Talken  
Missouri Veterans Affairs Commission  
Executive Secretary  
573.522.1422  
[Jill.Talken@mvc.dps.mo.gov](mailto:Jill.Talken@mvc.dps.mo.gov)

### Website

Missouri Veterans Affairs Commission  
<http://www.mvc.dps.mo.gov/default.htm>

### Publications

*Missouri Veterans Commission Annual Report, 2006-2007*  
<http://www.mvc.dps.mo.gov/Administration/Reports/MVC%202007%20Annual%20Report.pdf>  
Missouri Veterans Commission, 2007  
<http://www.mvc.dps.mo.gov/Administration/Reports/MVC%202007%20Annual%20Report.pdf>  
Missouri Veterans Commission, 2006  
<http://www.mvc.dps.mo.gov/Administration/Reports/MVC-06Annualreport.pdf>



## State Snapshot

Total State Population	Total State Veteran Population	Total Federal Expenditures	Total State Expenditures	Number of Beds in Veterans Home(s)
1,774,571	152,843	\$493,340,000	\$833,739	626

## Background and System Structure

The state of Nebraska veterans service system is comprised of a state department, county offices and a Commission. The Nebraska Department of Veteran’s Affairs is divided into administration and service divisions. The Commission consists of five members appointed by the Governor for five-year terms. Most Nebraska counties also have local veterans service offices. The Nebraska Department of Veteran’s Affairs assists with the application process for admittance into the four Veterans Homes, but does not handle the administration of the Homes.

The Nebraska Department of Veteran’s Affairs provides assistance to Nebraska veterans and their dependents in acquiring county, state, and federal benefits to which they are entitled by virtue of their service. The Department administers state benefit programs for qualified Nebraska veterans and their eligible dependents. It prepares and presents cases on state and federal benefits for qualified Nebraska veterans and their eligible dependents before the United States Department of Veterans Affairs. The Department also serves as an advocate for the veteran’s position on all issues, legislative or otherwise, that impact their benefits, their status or their social well-being. Also, recently the Nebraska Department of Veteran’s Affairs created and established a State Veterans Cemetery that will provide an eternal resting place for veterans and eligible dependents that meet or surpass National Cemetery Administration Standards.

The Veteran’s Advisory Commission investigates the handling of veterans affairs under the jurisdiction of the Director of Veteran’s Affairs, makes recommendations, and reports to the Governor or the Director, as required. The Commission also acts as an appeal board on claims for aid from the Nebraska Veteran’s Aid Fund.

Nebraska’s county benefits are separate from the work of the Department and Commission. All expenditures for county benefits are a product of county budgeting. Counties are required by Nebraska law to maintain a County Aid Fund and will work with individuals to enhance or supplement state aid and provide services such as transportation and assistance in federal and state paperwork filing. Counties also provide a homestead exemption for certain disabled veterans that provides relief from property taxes by exempting all or a portion of the valuation of the homestead from taxation. The state of Nebraska reimburses the counties and other governmental subdivisions for the taxes lost due to homestead exemptions. The state of Nebraska has recognized that most counties do not have the necessary funding in their County Aid Fund to assist with rent, utilities, funeral expenses, and other required benefits and works to provide the bulk of these benefits for veterans around the state through interest revenue from the Nebraska Veterans Aid fund and a legislative appropriation.

## State Initiatives and Benefits of Interest

**Nebraska Veterans Aid Fund** – Created in 1921, veteran leaders returning from World War I opted not to accept bonuses, rather to put the bonus revenue into an aid fund to assist more veterans in coming years. Additional bonus revenue was added into the Fund after World War II and Vietnam. The Nebraska Veterans Aid Fund now totals over \$36 million and revenue through capital gains and interest is utilized to assist veterans with utilities, food, and housing assistance to veterans, their spouses, and dependents when an unforeseen emergency occurs disrupting their normal method of living, or when other resources are not immediately

available. The amount of aid available for veterans requesting state assistance varies according to capital gains and interest available quarterly. All aid from the Fund is used as assistance and not for administrative expenses of the Fund.

**Nebraska Veterans Service Office** – Nebraska’s State Service Office interviews military veterans, their spouses, and dependents to: establish tentative eligibility for veterans benefits provided by federal and state laws, advise applicants with claims before the U.S. Department of Veteran’s Affairs (VA), and assist them in the accurate completion of application forms and transmit them to the proper federal or state agency for processing. State Service Officers are recognized representatives for the Nebraska Department of Veteran’s Affairs, American Legion, Veterans of Foreign Wars, Vietnam Veterans of America, American Ex-POWs, Military Order of the Purple Heart, the Retired Enlisted Association and the National Association of County Service Officers, and are authorized to accept Powers of Attorney from claimants on behalf of those organizations. State Service Officers are located at the VA Regional Office in Lincoln.

**Waiver of Tuition** – The state of Nebraska will waive tuition costs to attend the University of Nebraska, Nebraska state colleges, and community colleges on behalf of any eligible child, spouse, widow or widower that meets requirements. These requirements include: proven residency in the state of Nebraska and meets the appropriate institutions requirements for paying in-state tuition; having a parent, stepparent or spouse who was a member of the armed forces of the United States and who: (1) Died of a service-connected disability; (2) Died subsequent to discharge as a result of injury or illness sustained while in service; (3) Is permanently and totally disabled as a result of military service; (4) Is classified as missing in action or as a prisoner of war during armed hostilities after August 4, 1964. Guard members and Reservist are also eligible for a 50 percent tuition credit. The waiver shall be valid for one degree, diploma, or certificate from a community college and one

## Resources

### Contact

Director John Hilgert  
Nebraska Department of Veterans' Affairs  
402.471.2458

### Website

Nebraska Department of Veterans' Affairs  
<http://www.vets.state.ne.us/>

# New Mexico



## State Snapshot

Total State Population	Total State Veteran Population	Total Federal Expenditures	Total State Expenditures	Number of Beds in Veterans Home(s)
1,969,915	179,497	\$768,725,000	\$2,607,093	145

## Background and System Structure

The State of New Mexico has approximately 179,497 veterans. In 2004, the New Mexico Veterans Service Commission became the New Mexico Department of Veterans Services, a cabinet level department with a Cabinet Secretary who reports directly to the Governor. The New Mexico Department of Veterans Services assists veterans, widows, and children of veterans in accessing the privileges to which they are entitled. The administrative offices of the Department include Benefits, Field Services, and a Fiduciary Division.

The Department has 17 Field Offices across the state and each office is staffed by an accredited veterans service officer. These officers advise local veterans and their dependents of their rights and entitlements under various federal and state laws, counsel them, and actively assist by filling out necessary forms and papers and obtaining documents and affidavits.

The Department has appointed a Public Information Officer who is responsible for internal and external communications, marketing, public relations and special event promotion. Public Information activities are also focused on facilitating communication between local, state, federal, tribal, veteran service and community-based organizations. Enhanced communication with these stakeholders has helped optimize service delivery of benefits and services and enhanced collective outreach.

## State Initiatives and Benefits of Interest

**Veterans' Property Tax Exemption** - Any veteran who served a minimum of 90 days consecutive active duty service, has an honorable discharge, and is a legal resident of New Mexico qualifies for a \$4,000 reduction in the taxable value of their real property for county taxation purposes. This benefit can also be used for a 1/3 discount when registering a vehicle in New Mexico. Additionally, the benefit is available to the unremarried surviving spouse of a veteran who would have otherwise qualified for this benefit.

**Disabled Veteran Property Tax Exemption** - Any veteran who has been rated 100 percent service-connected disabled by the U.S. Department of Veterans Affairs, and is a legal resident of New Mexico, qualifies for a complete property tax waiver on their primary residence.

**Children of Deceased Veterans** - Children between the ages of 16-26 whose veteran parent was killed in action or died as a result of their wounds incurred in battle, qualify for a full tuition waiver at any state funded post-secondary school. A \$150 stipend, per semester, will be issued to help with books or fees.

**Exemption from Excise Taxes on Vehicle Purchases** - Any veteran who has suffered the loss, or complete loss of use of one or more limbs due to their service in the military is exempted from excise taxes when purchasing a new vehicle.

**Veteran Transportation Service**- The New Mexico Department of Veterans Services contracts with the Disabled American Veterans to provide veterans who are in need of free transportation to the VA Medical Center in Albuquerque or to VA clinics around the state.

**The Veterans Business Resource Center** - The Veterans Business Resource Center is the headquarters of the New Mexico Department of Veterans Services' efforts to assist veterans in the creation and expansion of small businesses. The Resource Center serves as a part of the Veterans Entrepreneurial Training Program (VETPRO) in New Mexico. VETPRO and the many resources it offers is working to make New Mexico the leading state advocate for veterans in business and a motivator/facilitator for veterans exploring the prospects of business ownership.

**Incarcerated Veterans Transition Program (IVTP)** - This Program is designed to help ex-offender veterans who are at risk of homelessness to re-enter the workforce. The program provides direct services to link incarcerated veterans with appropriate employment and life skills support as they transition from correctional facilities to the community.

**New Mexico Veterans and Family Support Services (VFSS)** - This pilot project is intended to provide comprehensive intake, assessment, treatment and referrals for New Mexico veterans and their families suffering from the effects of trauma and traumatic brain injury. The program provides services in support of related issues veterans and their families face, including: substance abuse, depression, anger, domestic violence, and social and economic resource referrals.

**Homeless Veterans Community Integration Programs** - Both the New Mexico Veterans Integration Center and the Mesilla Valley Community of Hope work to provide at-risk veterans with services to help them transition into community life. These services include an on-site nurse, employment counseling, and case managers to help homeless veterans reintegrate into community living. Veterans that are eligible must have been honorably discharged and clean and sober for at least 28 days before being admitted to the program.

## Resources

### Contact

Alan Martinez  
Director, Benefits Division  
505.827.6374

### Website

New Mexico Department of Veterans Services  
<http://www.dvs.state.nm.us/>

New Mexico Veterans Business Resource Center  
<http://www.dvs.state.nm.us/vetpro.html>

### Publications

*New Mexico Department of Veterans Services 2007 Annual Report*  
<http://www.dvs.state.nm.us/pdfs/NMDVSAAnnual%20Report07.pdf>



## State Snapshot

Total State Population	Total State Veteran Population	Total Federal Expenditures	Total State Expenditures	Number of Beds in Veterans Home(s)
11,466,917	957,889	\$2,877,619,000	\$61,668,174	888

## Background and System Structure

The almost 1 million veterans in Ohio are currently served at a policy level by the Governor’s Office of Veterans Affairs and at a service level by a number of entities including County Veterans Service Officers, Ohio Jobs and Family Services, and a Board of Regents. In response to the recognition that the Ohio veterans service system had become fragmented, the Ohio Veterans Service Study Council was formed in 2006 to study the system, other state systems, and make recommendations for changes to the Ohio veterans benefits system.

The Ohio Veterans Study Council, which included 15 different veterans organizations from within state of Ohio, unanimously recommended in December of 2007 that the state create the Ohio Department of Veterans Services with a cabinet level director. Governor Strickland, after thorough examination of the Study Council’s recommendations, called for the creation of the Ohio Department of Veterans Services during his State of the State address in February of 2008. During the same month, Senator Bob Spada introduced Senate Bill 289 that was ultimately signed into law by the Governor on May 23, 2008. Two Advisory Committees will provide information and guidance: the Veterans Advisory Committee and Advisory Committee on Women Veterans. Also, the Ohio Jobs and Family Services has a Veterans Services Division that provides support services to Ohio’s veterans and will continue do so in coordination with the newly created Department of Veterans Services.

The Ohio Department of Veterans Services will open August 21, 2008 and will be charged with ensuring that Ohio’s veterans and their families have one central place to go to access benefits. The Department serves as an advocate for Ohio’s veterans and will work closely with county service offices and veterans organizations to effectively coordinate and collaborate while providing quality services to Ohio veterans. Initial efforts are focused on the consolidation of existing resources. Many oversight and administrative responsibilities of the Governor’s Office of Veterans Affairs will transfer to the newly-created Department of Veterans Services.

County Veterans Service Officers advise and assist veterans, active-duty members of the Armed Forces of the United States and their spouses, surviving spouses, dependent parents, and dependents in presenting claims or obtaining entitlements or benefits from the Department of Veterans Affairs (VA). County assistance is provided by county funding and does vary by area, with each county establishing a certain percentage of property tax revenue for veterans benefits and services. All county personnel will be trained and overseen by the Ohio Department of Veterans Services.

## State Initiatives and Benefits of Interest

**Ohio GI Promise** – Implemented by executive order on July 9, 2008, the Ohio GI Promise changes Ohio’s residence requirements to allow all veterans of the U.S. Armed Services, their spouses, and dependents who choose to attend Ohio colleges and universities to do so at in-state tuition rates.

**PATRIOT Program** – The PATRIOT Program is a pro bono program that provides volunteer lawyers and special counsel from the Ohio Attorney General’s Office to assist military personnel and their families with various legal issues including exercising their rights under the Service Members Civil Relief Act, formerly known as the Soldiers and Sailors Civil Relief Act (SSCRA) and the

Uniform Services Employment and Re-employment Act of 1994 (USERRA). Legal assistance is available for wills, powers of attorney, living wills, and durable powers of attorney for health care. All reserve and national guard residents of Ohio are eligible for this service. The Attorney General's PATRIOT program works in cooperation with the Judge Advocate General offices of the military branches of the Employer Support of the Guard and Reserve (ESGR) to provide these services.

**Veterans Rapid Response (VR<sup>2</sup>)** – The Veterans Rapid Response (VR<sup>2</sup>) program can provide funds for veterans who meet local Workforce Investment Board (WIB) eligibility criteria as a Dislocated Worker. These funds can be used for longer-term training, supportive services (up to \$3,000), plus healthcare insurance premiums while in training and for 60 days after successfully completing training. The program is administered through the Ohio Department of Job and Family Service's Veteran Services Unit.

## Resources

### Contact

Karen Kish  
Coordinator for the Ohio Veterans Hall of Fame  
Governor's Office of Veterans' Affairs  
614.644.0898

### Website

Ohio Department of Veterans Affairs  
<http://veteransaffairs.ohio.gov/>

### Publications

*Ohio Department of Veterans Services Frequently Asked Questions*  
[http://www.ohioveteranshome.gov/img/include/common/DVS\\_FAQs.pdf](http://www.ohioveteranshome.gov/img/include/common/DVS_FAQs.pdf)

SB289 - To Create a Department of Veterans Services and a Director of Veterans Services  
[http://www.legislature.state.oh.us/bills.cfm?ID=127\\_SB\\_289](http://www.legislature.state.oh.us/bills.cfm?ID=127_SB_289)

# South Dakota



## State Snapshot

Total State Population	Total State Veteran Population	Total Federal Expenditures	Total State Expenditures	Number of Beds in Veterans Home(s)
796,214	74,273	\$352,701,000	\$1,200,000	152

## Background and System Structure

The State of South Dakota has approximately 74,273 veterans. The South Dakota Division of Veterans Affairs was established in 1944 as the Department of Veterans Affairs but later, after reorganization, became the South Dakota Division of Veterans Affairs and was placed under the Department of Military and Veterans Affairs. The Division provides claims services to South Dakota veterans to aid them in accessing benefits and services and evaluates, approves, and supervises educational programs. While South Dakota has a Veterans Home, it is not under the jurisdiction of the Division and thus operates separately. The Division employs 19 staff members and operates out of two offices. In conjunction with the Division, the Veterans Commission serves to advise and provide guidance for the office. The Commission is comprised of six members appointed by the Governor for six-year terms.

County Veterans Service Officers act as another important resource for veterans in South Dakota. These officers are employed by the counties which they serve but work closely with the South Dakota Division of Veterans Affairs. Native American tribes may appoint veterans service officers who work to serve their specific Native American populations. County or Tribal Service Officers provide information, assistance, counseling and referrals on a wide range of subjects, benefits, and veteran programs. Each County or Tribal Veterans Service Officer receives training from the staff of the Division of Veterans Affairs and each of them is trained to assist veterans on a wide range of topics.

## State Initiatives and Benefits of Interest

**Veterans Bonus** - The South Dakota Division of Veterans Affairs administers a bonus of up to \$500 to eligible veterans who served on active duty during specified wartime dates and were residents of South Dakota for at least 6 months prior to entering the military. The bonus serves as a one time payment to aid veterans with expenses after they return home from war.

**Emergency Loan Fund for Veterans and their Dependents** - An interest free loan of up to \$500 may be made to veterans or a veteran's dependent if financial relief is required for any emergency need. The amount loaned must be repaid within two years.

**Free Tuition for Veterans** - This program allows veterans who meet requirements and are not eligible under the GI Bill to take undergraduate courses at state universities without the payment of tuition. Veterans must have been honorably discharged, residents of South Dakota, and must have served on active duty at any time between August 2, 1990 and a date to be determined, received specified service medals, or have a service-connected disability rating of 10 percent in order to qualify for the program.

**Property Tax Exemption for Disabled Veterans** - This legislation was passed in 2007 and allows veterans who have a 100 percent service-connected disability rating, classified as permanent and totally disabled, to be exempted from the first \$100,000 of the full and true value of their dwelling, or portion thereof, from property taxes.

**Property Tax Exemption for Veterans and their Widow/Widower** - Veterans with the loss, or loss of use, of both lower extremities and their unremarried widow/widower are eligible for a complete exemption from property taxation. The home must be

owned and occupied by the veteran for one complete year before the exemption can be applied. For a property to be eligible, a widow/widower must have remained in the same home she/he occupied with the eligible veteran.

## **Resources**

### **Contact**

Larry Person  
Field Operations Supervisor  
South Dakota Division of Veterans Affairs  
605.773.3269

### **Website**

South Dakota Division of Veterans Affairs  
<http://www.state.sd.us/applications/mv91mvainternetrewrite/default.asp?navid=8>



## State Snapshot

Total State Population	Total State Veteran Population	Total Federal Expenditures	Total State Expenditures	Number of Beds in Veterans Home(s)
23,904,380	1,707,365	\$6,292,889,000	\$4,976,315	1080

## Background and System Structure

The state of Texas has a veteran population of 1,707,365. The Texas Veterans Commission (TVC) is the lead state agency, with more than 300 full-time employees, that works to ensure that Texas veterans and their families access all benefits and services for which they are eligible. The Commission has claims representation and counseling offices as well as Veterans County Service Officers located in nearly every county in the state. Each Veterans County Service Officer (VSCO) is appointed by the Commissioners Court in the county which he/she serves and assists veterans with resources and services for many local, state, and federal benefits. The Commission works closely with VSCO by providing mandatory free training, assistance with outreach, and coordination of benefits programs.

The Texas Veterans Commission works to contact veterans about the services and benefits they are eligible to access through a public information program, email newsletters, and handing out information about the Commission at a variety of venues. The Texas Veterans Commission also operates a hotline, 1(800) 252-VETS, so veterans can contact Commission staff if they need assistance. On average, there are more than 1,000 calls for assistance per month. The Texas Veterans Commission web page receives 10,000 hits a month and has links that give veterans single site access to every benefit available in the state.

## State Initiatives and Benefits of Interest

**Employment and Reemployment** - Wartime veterans have preference in employment with state agencies or offices, as do widows and children of those killed on active duty. State agencies must practice veterans' preference until they have reached 40 percent veteran employment.

**Texas Veterans Land Board Loan Programs** - The Texas Veterans Land Board (VLB), a division of the Texas General Land Office, administers three veterans loan programs at a current interest rate of 7.25 percent (interest rate is subject to change): the Land Loan Program will finance a tract of land for eligible veterans; the Veterans Housing Assistance Purchase Program provides financing up to \$325,000 toward the purchase of a home to qualified Texas veterans; and the Veterans Home Improvement Loan Program will lend eligible Texas veterans up to \$25,000 for up to 20 years for home improvement. Texas veterans can use all three loan programs at one time. These Texas loan programs are not associated with the Federal VA.

**Tax Exemption for Veterans** - Disabled veterans who meet certain requirements, their surviving spouses and the spouses and minor children of a person who dies on active duty in the U.S. Armed Forces are eligible for property tax exemptions on the appraised value of their property. The exemption is mandatory and applies to taxes levied by all taxing authorities in the state. The exemptions are as follows:

- A veteran who has a disability rating of 10-30 percent is exempt from the first \$5,000 of their appraised property value; a veteran who has a disability rating of 31-50 percent is exempt from the first \$7,500 of their appraised property value; a veteran who has a disability rating of 51-70 percent is exempt from the first \$10,000 of their appraised property value; a veteran who has a disability rating of 71 percent or more is exempt from the first \$12,000 of their appraised property value.

- A veteran who is 65 years or older and has a 10 percent disability rating or higher, or a veteran whose disability consists of the loss of use of one or more limbs, total blindness in one or both eyes or suffered paraplegia is exempt from the first \$12,000 of their appraised property value.
- A surviving spouse or child of a person who dies on active duty is exempt from the first \$5,000 of their appraised property value.

**Free Drivers License for Disabled Veterans**- Veterans with a 60 percent or higher disability rating are eligible to be furnished with a drivers license free of charge.

**Project Home Front** - Project Home Front is a Texas National Guard program that provides mental health services for Iraq and Afghanistan active duty military members' families. The recently developed program will help Texas soldiers and their families address the mental health needs of its National Guard members. The service is provided free of charge.

**Hazelwood Act Education Benefits**- This legislation entitles veterans who are Texas residents that have served at least 181 days of active military duty and were honorably discharged to attend public institutions of higher learning in Texas free of charge excluding student fees. Dependent children of eligible armed service members who died as a result of their service or are a 100 percent service-disabled are also eligible to attend public institutions of higher learning in Texas free of charge excluding student fees.

**Yourtexasbenefits.com**- This website allows a veteran to self-screen for potential eligibility for programs provided by the Texas Health and Human Services Commission and other state agencies.

## Resources

### Contact

James O. Richman  
 Director of Claims Representation and Counseling  
 Texas Veterans Commission  
 254.299.9951

### Website

Texas Veterans Commission  
<http://www.tvc.state.tx.us/>

Self-Screening for Veterans Benefits  
[www.Yourtexasbenefits.com](http://www.Yourtexasbenefits.com)

### Publications

*Veterans Population and Expenditure by County Datasheet*

[http://www.tvc.state.tx.us/PPT/FY07\\_GDX-TX.xls](http://www.tvc.state.tx.us/PPT/FY07_GDX-TX.xls)

*Texas Veterans Commission Strategic Plan 2009-2012*

[http://www.tvc.state.tx.us/HTML%20Pages%20for%20Frames/TVC\\_Publications\\_files/StrategicPlan2009-13.pdf](http://www.tvc.state.tx.us/HTML%20Pages%20for%20Frames/TVC_Publications_files/StrategicPlan2009-13.pdf)

*Texas Veterans Benefits Handbook 2006*

[http://www.tvc.state.tx.us/PDF/2006\\_Benefits\\_Handbook.pdf](http://www.tvc.state.tx.us/PDF/2006_Benefits_Handbook.pdf)



## State Snapshot

Total State Population	Total State Veteran Population	Total Federal Expenditures	Total State Expenditures	Number of Beds in Veterans Home(s)
2,645,330	157,012	\$445,928,000	\$1,200,000	210

## Background and System Structure

Utah has approximately 157,012 veterans. For their service, the Utah Department of Veteran’s Affairs provides counsel, assists veterans and their dependents with VA claims processing, establishes veterans rights to state and federal benefits, and provides information and advisory services. Veterans Service Officers under contract provide outreach assistance to rural Utah veterans in conjunction with the Utah Department of Veterans Affairs.

The Department employs 12 full-time staff with a few additional contract workers. The state does not have county service officers. The Utah Department of Veteran’s Affairs, through contracts with service officers from local Veterans Service Organizations, provides assistance and information to veterans and their families in filing claims for VA or other veterans related benefits. The Veterans Service Officers travel the state on a monthly basis, meeting with veterans who are unable to travel to Salt Lake City, at various Department of Workforce Services locations throughout the state.

## State Initiatives and Benefits of Interest

**Property Tax Abatement** - A Utah permanent place-of-residence property tax exemption equivalent to the military service-connected disability rating percentage is provided for disabled veterans or for their unremarried widows or minor orphans. A veteran’s disability rating must be at least 10 percent. The maximum property tax exemption, rated at 100 percent military service-connected disability, is \$206,214.

**Homeless Veterans Assistance** – The Homeless Veterans Fellowship and Valor House provide transitional housing for homeless veterans. The Homeless Veterans Fellowship will provide transitional housing for up to eighteen months and can also provide emergency food bags and personal hygiene items. Valor House will provide transitional housing for up to two years and has a total of 60 beds available for homeless veterans.

**Purple Heart Recipient Education Benefits**- Public institutions of higher learning in Utah are required to waive the undergraduate tuition of a Utah resident who has received a Purple Heart as a result of military service.

## Resources

### Contact

Terry Schow

Director, Department of Veteran's Affairs

801.326.2372

Berni Davis

Assistant Director, Department of Veteran's Affairs

[berni.davis@va.gov](mailto:berni.davis@va.gov)

### Website

Utah Department of Veterans Affairs

<http://veterans.utah.gov/index.html>



## State Snapshot

Total State Population	Total State Veteran Population	Total Federal Expenditures	Total State Expenditures	Number of Beds in Veterans Home(s)
5,601,640	446,415	\$1,285,488,000	48,000,000	988

## Background and System Structure

The State of Wisconsin has approximately 446,415 veterans. The Wisconsin Department of Veterans Affairs (WDVA) was created in 1945 to consolidate separate veterans programs under one agency. Currently, WDVA provides grants, loans, and a variety of services to eligible Wisconsin veterans and their families. WDVA is governed by a seven-member citizen Board of Veterans Affairs. Board members are appointed by the Governor in staggered six-year terms, with the consent of the Wisconsin State Senate.

County Veterans Service Officers in every county assist in veterans outreach, counseling, and claims processing. The Department works in joint enterprise with a number of other agencies, most notably the County Veterans Service Officers (CVSOs), the Department of Workforce Development, commercial lenders and the U.S. Department of Veterans Affairs (USDVA).

## State Initiatives and Benefits of Interest

**Wisconsin G.I. Bill Tuition Remission Program:** The Wisconsin G.I. Bill provides a full waiver of tuition and fees for eligible veterans and their dependents for up to 8 full-time semesters or 128 credits at any University of Wisconsin System (UWS) or Wisconsin Technical College System (WTCS) institution for continuing education, or for study at the undergraduate or graduate level. Eligible veterans must have entered active military duty to be eligible. Eligible dependents must be either a child or unremarried surviving spouse of veteran who dies in the line of duty or as the result of a service-connected disability, or the child or spouse of a veteran with at least a 30 percent disability rating.

**Retraining Grant-** Recently unemployed or underemployed veterans may receive up to \$3,000 per year, for a maximum of two years, if they have a financial need while being retrained for employment. The amount of the grant is determined by the applicant's financial need as calculated by the WDVA. The veterans must have lost their job through no fault of their own.

**Assistance to Needy Veterans-** The Assistance to Needy Veterans and Family Members grant program provides limited financial assistance to those in need and those who have exhausted all other sources of aid. The grants may be used for specified health care and subsistence needs or economic emergency assistance for spouses and dependents of activated or deployed service members, up to maximum grant limits.

**Veterans Assistance Program-** This program helps homeless veterans and those at-risk of becoming homeless receive on the job training, education, counseling and rehabilitative services they need to obtain steady employment, affordable housing and the skills to sustain a productive lifestyle. Eligible veterans must have been residents of Wisconsin at the time of service or served one day during a war time period if a non-resident, to be eligible to use the VA health care system, and should have an other than dishonorable discharge.

**Personal Loan Program (PLP) -** Veterans may qualify for low interest rate personal loans with up to 10 years to repay. The Personal Loan Program (PLP) may be used for the education of veterans, their spouses, and children. The veteran's spouse must be a co-applicant, and all loans require security of either a mortgage or a guarantor.

**Home Improvement Loan-** The Loan program allows eligible veterans, spouses and dependents to borrow up to 90 percent of their home equity for home improvements. The interest rates start at 5.85 percent and gradually increase by amount and loan term.

**Primary Mortgage Loan-** This loan may be used by eligible Wisconsin veterans that apply for a loan within 25 years from their date of discharge. The loan allows for the purchase or purchase and improvement of a single family home or condominium, construction of a new single family home, or purchase of a certain existing 2 to 4-unit owner occupied residence.

**Wisconsin Women's Business Initiative-** This Initiative is an economic development corporation that provides quality business education and access to capital for entrepreneurs. The Initiative targets women, people of color and low-income individuals and has served over 20,000 individuals, directly financed over 500 business start-ups, supported over 150 business expansions and assisted in creating over 1,250 jobs in Wisconsin. The program also provides education seminars to help its clientele develop comprehensive business plans, manage money effectively, utilize technological tools, and oversee and manage operations.

**Wisconsin IOU Program-** The Wisconsin IOU Program has been the outreach effort to veterans by the Wisconsin Department of Veterans Affairs. This program has held events targeted at increasing awareness among veterans about the services and benefits for which they're eligible. The program has also involved outreach to veteran groups in communities throughout the state of Wisconsin.

## Resources

### Contact

Jeff Baumann

Wisconsin Department of Veterans Services

Jeff.baumann@dva.state.wi.us

### Website

Wisconsin Department of Veterans Services

<http://dva.state.wi.us/default.asp>

### Publications

*Wisconsin Department of Veterans Services Strategic Business Plan*

[http://dva.state.wi.us/About\\_StrategicPlan2004\\_2009.pdf](http://dva.state.wi.us/About_StrategicPlan2004_2009.pdf)



## State Snapshot

Total State Population	Total State Veteran Population	Total Federal Expenditures	Total State Expenditures	Number of Beds in Veterans Home(s)
522,830	56,125	\$191,972,000	Not Provided	117

## Background and System Structure

The state of Wyoming has just over 58,000 veterans and a large geographic area to cover in serving these veterans. The Wyoming Veterans' Commission functions as the chief veterans department in Wyoming and was created in 1975. It is part of the Wyoming Military Department headed by the Adjutant General. It keeps informed on issues affecting Wyoming's veterans and makes appropriate recommendations to the Governor and legislature regarding appropriate services for Wyoming's Veterans. The Commission has 12 members, each serving three year terms and representing specific regional areas. The Commission has a Director and two offices.

The Wyoming Veterans' Commission is responsible by statute to study all federal and state legislation affecting veterans, their spouses, dependents and beneficiaries. The Commission also works to establish relationships and act as a liaison with agencies dealing with veterans affairs and make recommendations to the legislature and to the Governor concerning veterans. The Commission employs service officers who serve on a regional basis, ensuring the highest level of customer service to veterans. These officers maintain regularly scheduled outreach hours at locations that veterans frequent: senior centers, National Guard armories, and community based health centers.

The Wyoming Veterans' Commission is working to maintain consistency across the state for veterans services and is working on attracting veterans to the state. Major employers are contacted through a National Guard Coordinator who can assist the employers in locating a drug-free, physically fit and timely workforce through veterans. A new program that is in its early stages is the County Veteran Service Officer (CVSO) program. These are dedicated and trained volunteers that can help a veteran start the process of accessing state and federal benefits. At the present time, Wyoming has only two southwestern counties participating in the CVSO program, which is funded and administered by counties that have identified a need in their area.

## State Initiatives and Benefits of Interest

**Wyoming National Guard 100 Percent State Educational Assistance Plan** – The 100 Percent State Educational Assistance Plan is for Wyoming National Guard members that want to pursue higher education. The plan pays 100 percent of the tuition and mandatory fees at Wyoming Junior colleges and at the University of Wyoming. The plan pays a determined amount each year for those private schools in Wyoming that are VA approved.

**Veterans Preference** – Under the law, eligible veterans who were honorably discharged are entitled to receive preference over non-veterans in selection and referral to job opportunities in every public department and upon all public works in Wyoming. Veterans' widows are entitled to the same preference during widowhood. Disabled veterans are entitled to priority over other veterans for such services. One year's residence is required for preference, and such resident must be in the city or county in which a veteran asserts preference for a municipal or county job. Veterans and those with service-connected disabilities are entitled to points advantage on any merit system examination.

**Family Support Grant Program** – Wyoming Guard, Reserves and Active personnel have available a newly created trust fund administered by the Adjutant General from which “grantor of last resort” funds are available for service members and their family members in need of assistance.

**Operation Recognition (High School Diploma)** – Veterans of WW II, Korea and Vietnam that were unable to complete their Wyoming high school education before entering service, either by draft or enlistment are entitled to have their high school diploma. All Wyoming high schools participate with the Commission in this program. Even veterans who received their GED certificates after returning home are eligible. In cases of closed high schools, diplomas are issued by high schools that took in the closed ones.

**Veterans Advocates** – In 2008, \$1 million was appropriated by the Wyoming Legislature to hire Veterans Advocates, social workers that work with individuals with adjustment issues, recognizing that services are available statewide, but connecting with services has been challenging for many veterans. The program works in partnership with the Wyoming Department of Health in part of a larger effort to assist veterans and their families. These advocates work on a contract basis, act as “super-referral agents” and after identifying an individual’s needs, make an appointment, not simply a referral. Since this program has been implemented, there has been an 85 percent rate of attendance for appointments. Referrals include financial services, family counseling, psychology, car repairs, and others. All Veterans Advocates are veterans or have experiences in veterans services. This program is available to and utilized by all veterans in the state, and so far has reached about 500 veterans.

**Communication** – Wyoming Veterans’ Commission publishes *WY-VET NEWS*, a tri-yearly publication in conjunction with the Wyoming National Guard Retiree Newsletter. It carries articles of special interest to veterans dealing with laws and information respecting benefits provided by the state and federal governments. Unlike many other state newsletters, from time to time, it also prints articles of general interest to veterans to promote readership interest.

## Resources

### Contact

Larry D. Barttelbort  
Commissioner  
Wyoming Veterans’ Commission  
307.265.7372

### Publications

*Wyoming Veterans Commission Veterans Benefit Handbook*

<http://72.14.205.104/search?q=cache:0ZhCZ4ewFoJ:www.wy.ngb.army.mil/PAO/VetBenefitbo>

[k06.pdf+wyoming+veterans+affairs+commission&hl=en&ct=clnk&cd=1&gl=us](http://www.wyoming.gov/veterans+affairs+commission&hl=en&ct=clnk&cd=1&gl=us) Spring 2008 Florida Veterans’ Benefits Guide

## State Tax Exemptions Comparison Chart

State	Eligibility Criteria	Benefit
<b>Florida</b>	<ul style="list-style-type: none"> <li>Permanent resident of Florida</li> <li>Honorably discharged</li> <li>Certified as having a service-connected, permanent and total disability</li> </ul>	Eligible veteran is exempt from taxation
	<ul style="list-style-type: none"> <li>Permanent resident of Florida</li> <li>Honorably discharged</li> <li>Certified service-connected disability of 10 percent or greater</li> </ul>	Eligible veterans are entitled to a \$5,000 property tax exemption
<b>Illinois</b>	<ul style="list-style-type: none"> <li>Honorably discharged</li> <li>Returning veterans from active-duty service</li> <li>Resident of Illinois</li> </ul>	Eligible veterans can apply for a homestead exemption that provides veterans a one-time \$5,000 reduction to their home's equalized assessed value.
	<ul style="list-style-type: none"> <li>Resident of Illinois</li> <li>Returning veterans from active-duty service</li> <li>Certified service-connected disability of at least 50 percent but less than 75 percent</li> </ul>	Eligible veterans are entitled to a \$2,500 homestead exemption.
	<ul style="list-style-type: none"> <li>Resident of Illinois</li> <li>Honorably discharged</li> <li>Returning veterans from active-duty service</li> <li>Certified service-connected disability of at least 75 percent or higher</li> </ul>	Eligible veterans are entitled to a \$5,000 homestead exemption.
<b>Michigan</b>	<ul style="list-style-type: none"> <li>Resident of Michigan</li> <li>Income cannot exceed \$82,650</li> </ul> <p>Eligible if applicant meets one of the following criteria:</p> <ul style="list-style-type: none"> <li>Veterans or surviving spouses of veterans with a service-connected disability</li> <li>Surviving spouse of a veteran deceased in service</li> <li>Active military, pensioned veteran or his/her surviving spouse whose household income is less than \$7,500</li> <li>Surviving spouse of a nondisabled or nonpensioned veteran of the Korean War, World War II, or World War I whose household income is less than \$7,500.</li> </ul>	Eligible veterans and spouses can claim no more than a \$1,200 tax credit.
<b>Minnesota</b>	<ul style="list-style-type: none"> <li>Resident of Minnesota</li> <li>Certified service-connected disability of 70 percent - 100 percent</li> </ul>	Eligible veterans are entitled to a \$150,000 exclusion from the market value of their home.
	<ul style="list-style-type: none"> <li>Resident of Minnesota</li> <li>Certified service-connected disability of 100 percent, total and permanent disability</li> </ul>	Eligible veterans are entitled to a \$300,000 exclusion from the market value of their home.
	<ul style="list-style-type: none"> <li>Resident of Minnesota</li> <li>Served in active military service in a designated combat zone, qualified hazardous duty area, or other location certified by the U.S. Department of Defense as eligible for combat zone tax benefits at any time since September 11, 2001</li> </ul>	Eligible veterans are entitled to an income tax credit of \$59 per month or portion of a served in active military service. There is no maximum on the number of months of eligibility that will be credited.
	<ul style="list-style-type: none"> <li>Resident of Minnesota</li> </ul>	Military pay earned on orders with a duty location outside of Minnesota is subtracted from state taxes.

<b>Missouri</b>	<ul style="list-style-type: none"> <li>Resident of Missouri</li> <li>Certified service-connected disability of 100 percent, total and permanent disability</li> <li>Income limit of \$25,000, if single; income limit of \$27,000, if married</li> </ul>	Eligible veterans are entitled to claim up to \$750 for paid real estate taxes or rent.
<b>New Mexico</b>	<ul style="list-style-type: none"> <li>Honorably discharged</li> <li>Served a minimum of 90 days consecutive active duty</li> <li>Legal resident of New Mexico</li> <li>Surviving spouses of qualifying veterans may also claim exemption</li> </ul>	Eligible veterans and spouses are entitled to a \$4,000 reduction in the taxable value of their real property
	<ul style="list-style-type: none"> <li>Legal resident of New Mexico</li> <li>Certified service-connected disability of 100 percent, total and permanent disability</li> </ul>	Eligible veterans are entitled to a complete property tax waiver on their primary residence.
	<ul style="list-style-type: none"> <li>Legal resident of New Mexico</li> <li>Veterans who have suffered the loss, or complete loss of use of one or more limbs due to their service in the military</li> </ul>	Eligible veterans are entitled to complete exemption from excise taxes when purchasing a new vehicle.
<b>South Dakota</b>	<ul style="list-style-type: none"> <li>Resident of South Dakota</li> <li>Certified service-connected disability of 100 percent, total and permanent disability</li> </ul>	Eligible veterans are entitled to exemption from the first \$100,000 of the full and true value of their dwelling from property taxes.
	<ul style="list-style-type: none"> <li>Resident of South Dakota</li> <li>Veterans who have suffered the loss, or complete loss of use of both lower extremities</li> <li>Widow/widower of eligible veterans may also claim exemption</li> </ul>	Eligible veterans and spouses and widows/widowers are entitled to a complete exemption from property taxation.
<b>Texas</b>	<ul style="list-style-type: none"> <li>Resident of Texas</li> <li>A veteran who has a disability rating of 10 percent-30 percent</li> </ul>	Eligible veterans are entitled to an exemption from the first \$5,000 of their appraised property value
	<ul style="list-style-type: none"> <li>Resident of Texas</li> <li>A veteran who has a disability rating of 31 percent-50 percent</li> </ul>	Eligible veterans are entitled to an exemption from the first \$7,500 of their appraised property value
	<ul style="list-style-type: none"> <li>Resident of Texas</li> <li>A veteran who has a disability rating of 51 percent-70 percent</li> </ul>	Eligible veterans are entitled to an exemption from the first \$10,000 of their appraised property value
	<ul style="list-style-type: none"> <li>Resident of Texas</li> <li>A veteran who has a disability rating of 71 percent or more</li> </ul>	Eligible veterans are entitled to an exemption from the first \$12,000 of their appraised property value
	<ul style="list-style-type: none"> <li>Resident of Texas</li> <li>Veteran who is 65 years or older and has a 10 percent or higher certified service-connected disability</li> </ul> <p style="text-align: center;"><b>OR</b></p> <ul style="list-style-type: none"> <li>Veteran whose disability consists of the loss of use of one or more limbs, total blindness in one or both eyes or suffered paraplegia</li> </ul>	Eligible veterans are entitled to an exemption from the first \$12,000 of their appraised property value
	<ul style="list-style-type: none"> <li>Resident of Texas</li> <li>Surviving spouse or child of a person who dies on active duty</li> </ul>	Eligible spouses and children are entitled to an exemption from the first \$5,000 of their appraised property value
<b>Utah</b>	<ul style="list-style-type: none"> <li>Permanent resident of Utah</li> <li>Certified service-connected disability of at least 10 percent</li> <li>Maximum property tax exemption is \$206,214</li> <li>Unremarried widows/ widowers and minor orphans may also claim exemption</li> </ul>	Eligible veterans, spouses, and dependents are entitled to a property tax exemption equivalent to their service-connected disability rating percentage, not exceeding \$206,214 for 100 percent service-connected disabled veterans.

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VETERANS



benefits study

## Veterans Benefit Inventory: Federal, State, and County Benefit Report

July 2008

The Veterans Benefit Inventory includes a Benefits Snapshot, a comprehensive Federal, State, and County Benefit Report, and a County Benefit Report with detailed information from each Iowa county. Information for the Inventory was compiled from state and federal veterans affairs resources, and through a survey to each of Iowa's county veterans affairs offices. The Inventory is a product of the 2008 Iowa Veterans Benefits Study directed by the Iowa Department of Veterans Affairs.

Compiled by SPPG, inc.  
[www.sppg.com](http://www.sppg.com)

# Veterans Benefits Inventory - Benefits Detail



Benefit Category	Burial		
<i>Benefit</i>	County Burial	<i>Income Requirement</i> Yes	<i>Timeframe of Benefit</i>
<i>Level</i>	County	Varies by county. Income eligibility determined most often by percentage of Federal poverty level and/or eligibility for VA Pension.	Most counties disburse benefit as a one-time payment upon death.
<i>Eligibility</i>	<input checked="" type="checkbox"/> Veteran <input checked="" type="checkbox"/> Veteran's Dependent <input checked="" type="checkbox"/> Child of Deceased Veteran <input checked="" type="checkbox"/> Member of Military Reserves or National Guard <input checked="" type="checkbox"/> Active Duty Military Service Member <input checked="" type="checkbox"/> Spouse <input checked="" type="checkbox"/> Surviving Spouse <input type="checkbox"/> Parent of Deceased Veteran	<i>Maximum Monetary Value of Benefit</i>	<i>Time Limit to Apply</i> Yes
<i>Other</i>		Varies by county. Monetary value ranges from \$250 to \$3,330.	Varies by county. Time limits to apply for burial benefits range from prior to burial, to 20-30 days after death, up to one year after the date of death.
<i>Additional Requirements for Eligibility</i>	<i>Notes</i>		
Eligibility varies greatly across counties. Please see specific county information for details.			

<i>Benefit</i>	Headstones and Markers	<i>Income Requirement</i> None	<i>Timeframe of Benefit</i>
<i>Level</i>	Federal		N/A
<i>Eligibility</i>	<input checked="" type="checkbox"/> Veteran <input type="checkbox"/> Veteran's Dependent <input type="checkbox"/> Child of Deceased Veteran <input checked="" type="checkbox"/> Member of Military Reserves or National Guard <input checked="" type="checkbox"/> Active Duty Military Service Member <input type="checkbox"/> Spouse <input type="checkbox"/> Surviving Spouse <input type="checkbox"/> Parent of Deceased Veteran	<i>Maximum Monetary Value of Benefit</i>	<i>Time Limit to Apply</i> Yes
<i>Other</i>		Provided at no cost.	There is no time limit to apply for reimbursement of burial expenses for a service-related death. In other cases, claims must be filed within two years of the veteran's burial.
<i>Additional Requirements for Eligibility</i>	<i>Notes</i>		
	Eligible veterans are entitled to either a Government-furnished headstone or marker, or the new medallion, but not both.		

# Veterans Benefits Inventory - Benefits Detail



*Benefit* Presidential Memorial Certificate (PMC) *Income Requirement* None *Timeframe of Benefit* N/A

*Level* Federal

*Eligibility*  
 Veteran  Veteran's Dependent  Child of Deceased Veteran  
 Member of Military Reserves or National Guard  
 Active Duty Military Service Member  Spouse  Surviving Spouse  
 Parent of Deceased Veteran

*Other*

*Notes*

*Additional Requirements for Eligibility*

*Maximum Monetary Value of Benefit*  
 Provided at no cost.

*Time Limit to Apply* None

*Benefit* Burial Flag *Income Requirement* None *Timeframe of Benefit* N/A

*Level* Federal

*Eligibility*  
 Veteran  Veteran's Dependent  Child of Deceased Veteran  
 Member of Military Reserves or National Guard  
 Active Duty Military Service Member  Spouse  Surviving Spouse  
 Parent of Deceased Veteran

*Other*

*Notes*

*Additional Requirements for Eligibility*

*Maximum Monetary Value of Benefit*  
 Provided at no cost.

*Time Limit to Apply* None

# Veterans Benefits Inventory - Benefits Detail



*Benefit* Iowa Veterans Cemetery *Income Requirement* None *Timeframe of Benefit* Must apply before death.

*Level* State

*Eligibility*  
 Veteran  Veteran's Dependent  Child of Deceased Veteran *Time Limit to Apply* None  
 Member of Military Reserves or National Guard *Maximum Monetary Value of Benefit*  
 Active Duty Military Service Member  Spouse  Surviving Spouse N/A  
 Parent of Deceased Veteran

*Other*

*Additional Requirements for Eligibility* *Notes*  
 Veterans must have been honorably discharged. National Guard and Military Reserve members must have served at least 20 years. Spouses and dependents must pay \$300 for burial in the cemetery.

*Benefit* Military Funeral Honors *Income Requirement* None *Timeframe of Benefit* N/A

*Level* Federal

*Eligibility*  
 Veteran  Veteran's Dependent  Child of Deceased Veteran *Time Limit to Apply* Yes  
 Member of Military Reserves or National Guard *Maximum Monetary Value of Benefit*  
 Active Duty Military Service Member  Spouse  Surviving Spouse Provided at no cost.  
 Parent of Deceased Veteran

*Other*

*Additional Requirements for Eligibility* *Notes*  
 Benefit provided by Department of Defense. Veterans Service Organizations or volunteer groups may help provide honors. There is no time limit to apply for reimbursement of burial expenses for a service-related death. In other cases, claims must be filed within two years of the veteran's burial.

# Veterans Benefits Inventory - Benefits Detail



<i>Benefit</i>	Reimbursement of Burial Expenses	<i>Income Requirement</i>	None	<i>Timeframe of Benefit</i>	N/A
<i>Level</i>	Federal				
<i>Eligibility</i>	<input type="checkbox"/> Veteran <input checked="" type="checkbox"/> Veteran's Dependent <input type="checkbox"/> Child of Deceased Veteran <input type="checkbox"/> Member of Military Reserves or National Guard <input type="checkbox"/> Active Duty Military Service Member <input type="checkbox"/> Spouse <input checked="" type="checkbox"/> Surviving Spouse <input checked="" type="checkbox"/> Parent of Deceased Veteran			<i>Time Limit to Apply</i>	Yes
<i>Other</i>					There is no time limit to apply for reimbursement of burial expenses for a service-related death. In other cases, claims must be filed within two years of the veteran's burial.
<i>Additional Requirements for Eligibility</i>	Must have paid for veteran's burial or funeral.	<i>Notes</i>		<i>Maximum Monetary Value of Benefit</i>	
					\$2,000 if death service-related. Burial allowance of \$300 for veterans who were entitled to receive pension or compensation at time of death. Plot allowance of \$300 for veterans if veteran is discharged from active duty because of disability, veteran was receiving pension or compensation, or died in a VA facility.

<i>Benefit</i>	Burial in a VA National Cemetery	<i>Income Requirement</i>	None	<i>Timeframe of Benefit</i>	N/A
<i>Level</i>	Federal				
<i>Eligibility</i>	<input checked="" type="checkbox"/> Veteran <input checked="" type="checkbox"/> Veteran's Dependent <input type="checkbox"/> Child of Deceased Veteran <input type="checkbox"/> Member of Military Reserves or National Guard <input type="checkbox"/> Active Duty Military Service Member <input checked="" type="checkbox"/> Spouse <input type="checkbox"/> Surviving Spouse <input type="checkbox"/> Parent of Deceased Veteran			<i>Time Limit to Apply</i>	Yes
<i>Other</i>					There is no time limit to apply for reimbursement of burial expenses for a service-related death. In other cases, claims must be filed within two years of the veteran's or spouse's/dependent's burial.
<i>Additional Requirements for Eligibility</i>		<i>Notes</i>		<i>Maximum Monetary Value of Benefit</i>	
					Provided at no cost.
					Same procedure is followed if non-veteran spouse or dependent precedes veteran in death.

# Veterans Benefits Inventory - Benefits Detail



Benefit Category		Business Services	
<i>Benefit</i>	Veterans Small and Disadvantaged Business Assistance	<i>Income Requirement</i>	None
<i>Level</i>	Federal	<i>Timeframe of Benefit</i>	N/A
<i>Eligibility</i>	<input checked="" type="checkbox"/> Veteran <input type="checkbox"/> Veteran's Dependent <input type="checkbox"/> Child of Deceased Veteran <input type="checkbox"/> Member of Military Reserves or National Guard <input type="checkbox"/> Active Duty Military Service Member <input type="checkbox"/> Spouse <input type="checkbox"/> Surviving Spouse <input type="checkbox"/> Parent of Deceased Veteran	<i>Maximum Monetary Value of Benefit</i>	Varies.
<i>Other</i>		<i>Time Limit to Apply</i>	None
<i>Additional Requirements for Eligibility</i>	<i>Notes</i> The Office of Small and Disadvantaged Business Utilization helps small businesses obtain information on acquiring contracts with VA. Majority for veteran-owned business.		

<i>Benefit</i>	Patriot Express Small Business Pilot Loan Initiative	<i>Income Requirement</i>	None
<i>Level</i>	Federal	<i>Timeframe of Benefit</i>	N/A
<i>Eligibility</i>	<input checked="" type="checkbox"/> Veteran <input type="checkbox"/> Veteran's Dependent <input type="checkbox"/> Child of Deceased Veteran <input checked="" type="checkbox"/> Member of Military Reserves or National Guard <input checked="" type="checkbox"/> Active Duty Military Service Member <input checked="" type="checkbox"/> Spouse <input checked="" type="checkbox"/> Surviving Spouse <input type="checkbox"/> Parent of Deceased Veteran	<i>Maximum Monetary Value of Benefit</i>	Maximum of \$500,000.
<i>Other</i>		<i>Time Limit to Apply</i>	None
<i>Additional Requirements for Eligibility</i>	<i>Notes</i> This loan initiative is administered by the U.S. Small Business Administration. Active-duty service members must be eligible for the military's Transition Assistance Program. Widowed spouses are eligible if service member died during service or of a service-connected disability.		

# Veterans Benefits Inventory - Benefits Detail



<i>Benefit</i>	Service Disabled Veteran-Owned Small Businesses Procurement Program	<i>Income Requirement</i>	None	<i>Timeframe of Benefit</i>	N/A
<i>Level</i>	Federal				
<i>Eligibility</i>	<input checked="" type="checkbox"/> Veteran <input type="checkbox"/> Veteran's Dependent <input type="checkbox"/> Child of Deceased Veteran <input type="checkbox"/> Member of Military Reserves or National Guard <input type="checkbox"/> Active Duty Military Service Member <input type="checkbox"/> Spouse <input type="checkbox"/> Surviving Spouse <input type="checkbox"/> Parent of Deceased Veteran			<i>Time Limit to Apply</i>	None
<i>Other</i>					
	<i>Additional Requirements for Eligibility</i>		<i>Maximum Monetary Value of Benefit</i>		
	Service-disabled veteran must own at least 51% of business or 51% of stock of publicly-owned business. Management and daily business operations are controlled by one or more service-disabled veterans.		Based on total value of all prime contract and sub-contract awards each fiscal year by federal government. Procurement of SDVOSBs is targeted at 3%.		
	<i>Notes</i>				
	This program is administered by the Center for Veterans Enterprise (CVE) of the Department of Veterans Affairs.				

## Benefit Category      Dependents & Survivors

<i>Benefit</i>	Veterans Trust Fund - Minor Child Verification	<i>Income Requirement</i>	Yes	<i>Timeframe of Benefit</i>	None
<i>Level</i>	State				
<i>Eligibility</i>	<input type="checkbox"/> Veteran <input checked="" type="checkbox"/> Veteran's Dependent <input type="checkbox"/> Child of Deceased Veteran <input type="checkbox"/> Member of Military Reserves or National Guard <input type="checkbox"/> Active Duty Military Service Member <input type="checkbox"/> Spouse <input checked="" type="checkbox"/> Surviving Spouse <input checked="" type="checkbox"/> Parent of Deceased Veteran			<i>Time Limit to Apply</i>	None
<i>Other</i>					
	<i>Additional Requirements for Eligibility</i>		<i>Maximum Monetary Value of Benefit</i>		
	Family member of veteran killed on active duty.		Maximum of \$2,500.		
	<i>Notes</i>				
	This assistance is available to determine whether a child is eligible for United States Department of Veterans Affairs war orphan benefits. If deceased veteran is not verified as parent of child, assistance must be repaid. Applicants are required to provide the results of paternity/maternity exams to the commission.				

# Veterans Benefits Inventory - Benefits Detail



**Benefit** Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA) **Income Requirement** None **Timeframe of Benefit** N/A

**Level** Federal

**Eligibility**  
 Veteran  Veteran's Dependent  Child of Deceased Veteran  
 Member of Military Reserves or National Guard  
 Active Duty Military Service Member  Spouse  Surviving Spouse  
 Parent of Deceased Veteran

**Other**

**Notes**

**Additional Requirements for Eligibility**  
 Veteran rated permanently or totally disabled from service-connected disability and/or died from this disability.

**Maximum Monetary Value of Benefit**  
 VA shares the cost of certain health care services and supplies with eligible beneficiaries; monetary value depends on services and supplies received.

**Time Limit to Apply**

## Benefit Category Dependents and Survivors

**Benefit** Parents' Dependency and Indemnity Compensation (DIC) **Income Requirement** Yes **Timeframe of Benefit** Paid monthly.  
 Maximum income level set by Congress.

**Level** Federal

**Eligibility**  
 Veteran  Veteran's Dependent  Child of Deceased Veteran  
 Member of Military Reserves or National Guard  
 Active Duty Military Service Member  Spouse  Surviving Spouse  
 Parent of Deceased Veteran

**Other**

**Notes**

**Additional Requirements for Eligibility**  
 Includes biological, foster, or adoptive parents.

**Maximum Monetary Value of Benefit**  
 Payments made to bring parents' income to level specified by Congress. May be eligible for additional compensation if in need of aid and attendance or homebound.

**Time Limit to Apply** None

# Veterans Benefits Inventory - Benefits Detail



*Benefit* Spinal Bifida Monthly Allowance *Income Requirement* None *Timeframe of Benefit* Paid monthly.

*Level* Federal

*Eligibility*  
 Veteran  Veteran's Dependent  Child of Deceased Veteran  
 Member of Military Reserves or National Guard  
 Active Duty Military Service Member  Spouse  Surviving Spouse  
 Parent of Deceased Veteran

*Other*

*Notes*

*Additional Requirements for Eligibility*  
 Biological mother or father is/was a Vietnam veteran.

*Maximum Monetary Value of Benefit*  
 Determined by severity of disabilities related to the individual's spinal bifida.

*Time Limit to Apply* None

*Benefit* Dependency and Indemnity Compensation (DIC) *Income Requirement* None *Timeframe of Benefit* Paid monthly.

*Level* Federal

*Eligibility*  
 Veteran  Veteran's Dependent  Child of Deceased Veteran  
 Member of Military Reserves or National Guard  
 Active Duty Military Service Member  Spouse  Surviving Spouse  
 Parent of Deceased Veteran

*Other*

*Notes*

*Additional Requirements for Eligibility*  
 Death in service or death due to service disability.

*Maximum Monetary Value of Benefit*  
 Basic monthly rate currently \$1,091. Additional amounts determined by number of children and veteran's compensation at time of death.

*Time Limit to Apply* None

# Veterans Benefits Inventory - Benefits Detail



**Benefit** Children of Women Vietnam Veterans Born with Certain Defects  
**Level** Federal  
**Eligibility**  
 Veteran  Veteran's Dependent  Child of Deceased Veteran  
 Member of Military Reserves or National Guard  
 Active Duty Military Service Member  Spouse  Surviving Spouse  
 Parent of Deceased Veteran  
**Other**  
**Additional Requirements for Eligibility**  
 Birth defects due to mother's Vietnam service.

**Income Requirement** None  
**Timeframe of Benefit**  
 Paid monthly.  
**Time Limit to Apply** None

**Maximum Monetary Value of Benefit**  
 Determined by severity of disabilities related to the mother's service in Vietnam.

**Notes**  
 Benefit also provides healthcare and vocational training.

**Benefit** Veteran's Dependent Parent Benefit  
**Level** Federal  
**Eligibility**  
 Veteran  Veteran's Dependent  Child of Deceased Veteran  
 Member of Military Reserves or National Guard  
 Active Duty Military Service Member  Spouse  Surviving Spouse  
 Parent of Deceased Veteran  
**Other**  
**Additional Requirements for Eligibility**  
 Dependent parent.

**Income Requirement** Yes  
 Maximum income level set by Congress.  
**Timeframe of Benefit**  
 Paid monthly.  
**Time Limit to Apply** None

**Maximum Monetary Value of Benefit**  
 Payments made to bring income to level specified by Congress.

**Notes**



# Veterans Benefits Inventory - Benefits Detail



## Benefit Category Education & Training

**Benefit** National Guard Tuition Benefits **Income Requirement** None **Timeframe of Benefit** None.

**Level** State

**Eligibility**  
 Veteran  Veteran's Dependent  Child of Deceased Veteran  
 Member of Military Reserves or National Guard **Time Limit to Apply** None  
 Active Duty Military Service Member  Spouse  Surviving Spouse  
 Parent of Deceased Veteran

**Other**

**Notes**  
*Additional Requirements for Eligibility* Guard members who are mobilized will receive a tuition refund.  
 Must be a present Iowa National Guard member in good standing to be eligible.

**Maximum Monetary Value of Benefit**  
 Maximum of \$2,700 per semester for full time enrollment, \$196 per semester hour for part-time enrollment.

**Benefit** Veterans Trust Fund - Job Training or College Tuition Assistance **Income Requirement** Yes **Timeframe of Benefit** None- based on monetary maximums within 12 month period.

**Level** State

**Eligibility**  
 Veteran  Veteran's Dependent  Child of Deceased Veteran  
 Member of Military Reserves or National Guard **Time Limit to Apply** None  
 Active Duty Military Service Member  Spouse  Surviving Spouse  
 Parent of Deceased Veteran

**Other**

**Notes**  
*Additional Requirements for Eligibility*

**Maximum Monetary Value of Benefit**  
 Job training or college tuition assistance: \$3,000 per year.

# Veterans Benefits Inventory - Benefits Detail



<p><i>Benefit</i> War Orphan Tuition Assistance</p> <p><i>Level</i> State</p> <p><i>Eligibility</i>  <input type="checkbox"/> Veteran <input type="checkbox"/> Veteran's Dependent <input checked="" type="checkbox"/> Child of Deceased Veteran  <input type="checkbox"/> Member of Military Reserves or National Guard  <input type="checkbox"/> Active Duty Military Service Member <input type="checkbox"/> Spouse <input type="checkbox"/> Surviving Spouse  <input type="checkbox"/> Parent of Deceased Veteran</p> <p><i>Other</i></p> <p><i>Additional Requirements for Eligibility</i>                  Residency is required to receive this benefit.</p>	<p><i>Income Requirement</i> None</p> <p><i>Maximum Monetary Value of Benefit</i>                  Maximum of \$5,500 per child in tuition will be granted to those children of an Iowa veteran killed following September 11, 2001.</p> <p><i>Notes</i>                  The maximum grant amount that can be received is \$27,500 over five years.</p>	<p><i>Timeframe of Benefit</i>                  Five years for those who are dependents of veterans killed following September 11,</p> <p><i>Time Limit to Apply</i> None</p>
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<p><i>Benefit</i> Mortgage Bankers Association's Welcome Home Program</p> <p><i>Level</i> Private</p> <p><i>Eligibility</i>  <input checked="" type="checkbox"/> Veteran <input checked="" type="checkbox"/> Veteran's Dependent <input type="checkbox"/> Child of Deceased Veteran  <input checked="" type="checkbox"/> Member of Military Reserves or National Guard  <input checked="" type="checkbox"/> Active Duty Military Service Member <input checked="" type="checkbox"/> Spouse <input type="checkbox"/> Surviving Spouse  <input type="checkbox"/> Parent of Deceased Veteran</p> <p><i>Other</i></p> <p><i>Additional Requirements for Eligibility</i>                  Bilingual and new to mortgage banking industry.</p>	<p><i>Income Requirement</i> None</p> <p><i>Maximum Monetary Value of Benefit</i>                  Free registration and enrollment in five courses of choice in chosen professional development career track.</p> <p><i>Notes</i>                  Upon completion of courses and certification, resume is forwarded to participating institutions.</p>	<p><i>Timeframe of Benefit</i>                  Eight months to complete online courses.</p> <p><i>Time Limit to Apply</i> None</p>
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# Veterans Benefits Inventory - Benefits Detail



<i>Benefit Category</i>		Education and Training	
<i>Benefit</i>	Reserve Educational Assistance Program (REAP)	<i>Income Requirement</i>	None
<i>Level</i>	Federal	<i>Timeframe of Benefit</i>	Up to 36 months.
<i>Eligibility</i>	<input type="checkbox"/> Veteran <input type="checkbox"/> Veteran's Dependent <input type="checkbox"/> Child of Deceased Veteran <input checked="" type="checkbox"/> Member of Military Reserves or National Guard <input type="checkbox"/> Active Duty Military Service Member <input type="checkbox"/> Spouse <input type="checkbox"/> Surviving Spouse <input type="checkbox"/> Parent of Deceased Veteran	<i>Maximum Monetary Value of Benefit</i>	N/A
<i>Other</i>		<i>Time Limit to Apply</i>	Yes
<i>Additional Requirements for Eligibility</i>		<i>Notes</i>	No time limit as long as individual remains in the same level of the Ready Reserve from which called to active duty. If separated from Selected Reserve after completing service contract, time limit is ten years from separation.

<i>Benefit</i>	Veterans Educational Assistance Program (VEAP)	<i>Income Requirement</i>	None
<i>Level</i>	Federal	<i>Timeframe of Benefit</i>	Up to 36 months.
<i>Eligibility</i>	<input checked="" type="checkbox"/> Veteran <input type="checkbox"/> Veteran's Dependent <input type="checkbox"/> Child of Deceased Veteran <input type="checkbox"/> Member of Military Reserves or National Guard <input checked="" type="checkbox"/> Active Duty Military Service Member <input type="checkbox"/> Spouse <input type="checkbox"/> Surviving Spouse <input type="checkbox"/> Parent of Deceased Veteran	<i>Maximum Monetary Value of Benefit</i>	Maximum contribution is \$2700, DOD matches \$2 to every dollar contributed. The monthly benefit paid is based on the type of training taken, length of service, and eligibility category. For college, vocational or technical schools, payment maximum is \$300 per month for full-time student.
<i>Other</i>		<i>Time Limit to Apply</i>	Yes
<i>Additional Requirements for Eligibility</i>	Entered active duty between January 1, 1977 and June 30, 1985.	<i>Notes</i>	Ten years after release from active duty. Can be extended under some circumstances.
			VEAP participants may receive the same training, work study benefits, and counseling as provided under the Montgomery GI Bill.

# Veterans Benefits Inventory - Benefits Detail



<p><i>Benefit</i>                    Montgomery GI Bill - Selected Reserve</p> <p><i>Level</i>                        Federal</p> <p><i>Eligibility</i></p> <p><input type="checkbox"/> Veteran   <input type="checkbox"/> Veteran's Dependent   <input type="checkbox"/> Child of Deceased Veteran</p> <p><input checked="" type="checkbox"/> Member of Military Reserves or National Guard</p> <p><input type="checkbox"/> Active Duty Military Service Member   <input type="checkbox"/> Spouse   <input type="checkbox"/> Surviving Spouse</p> <p><input type="checkbox"/> Parent of Deceased Veteran</p> <p><i>Other</i></p> <p><i>Additional Requirements for Eligibility</i></p>	<p><i>Income Requirement</i>    None</p>  <p><i>Maximum Monetary Value of Benefit</i></p> <p>The monthly benefit paid is based on the type of training taken, length of service, and eligibility category.</p>	<p><i>Timeframe of Benefit</i></p> <p>Up to 36 months.</p>  <p><i>Time Limit to Apply</i>    Yes</p> <p>Fourteen years from date of eligibility for the program, or until released from Selected Reserve or National Guard, whichever occurs first. Some extensions available if activated.</p>
<p><i>Notes</i></p>		

<p><i>Benefit</i>                    Montgomery GI Bill - Active Duty</p> <p><i>Level</i>                        Federal</p> <p><i>Eligibility</i></p> <p><input checked="" type="checkbox"/> Veteran   <input type="checkbox"/> Veteran's Dependent   <input type="checkbox"/> Child of Deceased Veteran</p> <p><input type="checkbox"/> Member of Military Reserves or National Guard</p> <p><input checked="" type="checkbox"/> Active Duty Military Service Member   <input type="checkbox"/> Spouse   <input type="checkbox"/> Surviving Spouse</p> <p><input type="checkbox"/> Parent of Deceased Veteran</p> <p><i>Other</i></p> <p><i>Additional Requirements for Eligibility</i></p> <p>Must fall within one of four eligibility categories.</p>	<p><i>Income Requirement</i>    None</p>  <p><i>Maximum Monetary Value of Benefit</i></p> <p>The monthly benefit paid is based on the type of training taken, length of service, and eligibility category.</p>	<p><i>Timeframe of Benefit</i></p> <p>Up to 36 months.</p>  <p><i>Time Limit to Apply</i>    Yes</p> <p>Ten years after release from last period of active duty. Limited extensions available.</p>
<p><i>Notes</i></p> <p>Benefits can be used towards: College, Technical or Vocational Courses, Correspondence Courses, Apprenticeship/Job Training, Flight Training, High-tech Training, Licensing and Certification Tests, Entrepreneurship Training, Certain Entrance Examinations.</p>		

# Veterans Benefits Inventory - Benefits Detail



Benefit Category		Emergency Assistance	
<i>Benefit</i>	Veterans Trust Fund - Emergency Vehicle or Housing Repair and Temporary Housing Assistance	<i>Income Requirement</i>	Yes 300% of the federal poverty level and less than \$3,000 in liquid assets.
<i>Level</i>	State	<i>Timeframe of Benefit</i>	None
<i>Eligibility</i>	<input checked="" type="checkbox"/> Veteran <input type="checkbox"/> Veteran's Dependent <input type="checkbox"/> Child of Deceased Veteran <input type="checkbox"/> Member of Military Reserves or National Guard <input type="checkbox"/> Active Duty Military Service Member <input type="checkbox"/> Spouse <input type="checkbox"/> Surviving Spouse <input type="checkbox"/> Parent of Deceased Veteran	<i>Maximum Monetary Value of Benefit</i>	Twelve month maximums: \$2,500 vehicle repair, \$3,000 housing repair, and \$1,000 transitional housing.
<i>Other</i>		<i>Time Limit to Apply</i>	None
<i>Additional Requirements for Eligibility</i>	<i>Notes</i> Assistance for vehicle repair is limited to expenses that are required for continued use of the vehicle and the vehicle is needed for travel to and from work, applicant is over age 65, or substantial hardship will occur if vehicle is not repaired. Assistance for home repair is limited to repairs required to improve the conditions and integrity for the home and are necessary for the safety and security of the residents. Applicants with insurance can request assistance for payment of deductible. Assistance is provided in disasters, home accidents, vandalism, or others determined by commission. Assistance for transitional housing may be provided to applicants who are displaced from their home during a period of repairs related to a disaster, vandalism, home accident or other reason determined by commission.		

<i>Benefit</i>	Rental Assistance	<i>Income Requirement</i>	Yes Varies by county. Income eligibility determined most often by percentage of Federal poverty level and/or eligibility for VA Pension.
<i>Level</i>	County	<i>Timeframe of Benefit</i>	Varies by county.
<i>Eligibility</i>	<input checked="" type="checkbox"/> Veteran <input checked="" type="checkbox"/> Veteran's Dependent <input checked="" type="checkbox"/> Child of Deceased Veteran <input checked="" type="checkbox"/> Member of Military Reserves or National Guard <input checked="" type="checkbox"/> Active Duty Military Service Member <input checked="" type="checkbox"/> Spouse <input checked="" type="checkbox"/> Surviving Spouse <input type="checkbox"/> Parent of Deceased Veteran	<i>Maximum Monetary Value of Benefit</i>	Varies by county. Monetary values range from \$100-\$1,200 per month.
<i>Other</i>		<i>Time Limit to Apply</i>	None
<i>Additional Requirements for Eligibility</i>	<i>Notes</i> Some counties prefer past-due status to qualify for this benefit. Eligibility varies greatly across counties. Please see specific county information for details.		

# Veterans Benefits Inventory - Benefits Detail



*Benefit* Food Assistance

*Level* County

*Eligibility*

Veteran  Veteran's Dependent  Child of Deceased Veteran

Member of Military Reserves or National Guard

Active Duty Military Service Member  Spouse  Surviving Spouse

Parent of Deceased Veteran

*Income Requirement* Yes

Varies by county. Income eligibility determined most often by percentage of Federal poverty level and/or eligibility for VA Pension.

*Timeframe of Benefit*

Varies by county. Monthly or quarterly payments, some annual maximums.

*Time Limit to Apply* None

*Maximum Monetary Value of Benefit*

Varies by county. Some counties base benefit value by size of household and need. Monetary values range from \$90-\$1,000.

*Other*

*Notes*

*Additional Requirements for Eligibility*

Eligibility varies greatly across counties. Please see specific county information for details.

*Benefit* Emergency Optical

*Level* County

*Eligibility*

Veteran  Veteran's Dependent  Child of Deceased Veteran

Member of Military Reserves or National Guard

Active Duty Military Service Member  Spouse  Surviving Spouse

Parent of Deceased Veteran

*Income Requirement* Yes

Varies by county. Income eligibility determined most often by percentage of Federal poverty level and/or eligibility for VA Pension.

*Timeframe of Benefit*

Varies by county. Benefit disbursed monthly, twice yearly, or one-time only.

*Time Limit to Apply* None

*Maximum Monetary Value of Benefit*

Varies by county. Benefit coverage ranges from cost of glasses only, to glasses and exam, up to a total of \$1,000.

Some counties require pre-approval of procedure/treatment.

*Other*

*Notes*

*Additional Requirements for Eligibility*

Eligibility varies greatly across counties. Please see specific county information for details.

This benefit is not offered in every county.

# Veterans Benefits Inventory - Benefits Detail



<p><i>Benefit</i>                      Emergency Medical</p> <p><i>Level</i>                         County</p> <p><i>Eligibility</i></p> <p><input checked="" type="checkbox"/> Veteran   <input checked="" type="checkbox"/> Veteran's Dependent   <input checked="" type="checkbox"/> Child of Deceased Veteran</p> <p><input checked="" type="checkbox"/> Member of Military Reserves or National Guard</p> <p><input checked="" type="checkbox"/> Active Duty Military Service Member   <input checked="" type="checkbox"/> Spouse   <input checked="" type="checkbox"/> Surviving Spouse</p> <p><input type="checkbox"/> Parent of Deceased Veteran</p> <p><i>Other</i></p> <p><i>Additional Requirements for Eligibility</i></p> <p>Eligibility varies greatly across counties. Please see specific county information for details.</p>	<p><i>Income Requirement</i>    Yes</p> <p>Varies by county. Income eligibility determined most often by percentage of Federal poverty level and/or eligibility for VA Pension.</p> <p><i>Maximum Monetary Value of Benefit</i></p> <p>Varies by county. Some counties disburse monthly, others offer a maximum yearly amount available per veteran.</p>	<p><i>Timeframe of Benefit</i></p> <p>N/A</p> <p><i>Time Limit to Apply</i>   None</p> <p>Some counties require pre-approval of procedure/treatment. Other counties require application for benefit within a specific window after procedure/treatment.</p>
	<p><i>Notes</i></p> <p>This benefit is not offered in every county.</p>	

<p><i>Benefit</i>                      Emergency Dental</p> <p><i>Level</i>                         County</p> <p><i>Eligibility</i></p> <p><input checked="" type="checkbox"/> Veteran   <input checked="" type="checkbox"/> Veteran's Dependent   <input checked="" type="checkbox"/> Child of Deceased Veteran</p> <p><input checked="" type="checkbox"/> Member of Military Reserves or National Guard</p> <p><input checked="" type="checkbox"/> Active Duty Military Service Member   <input checked="" type="checkbox"/> Spouse   <input checked="" type="checkbox"/> Surviving Spouse</p> <p><input type="checkbox"/> Parent of Deceased Veteran</p> <p><i>Other</i></p> <p><i>Additional Requirements for Eligibility</i></p> <p>Eligibility varies greatly across counties. Please see specific county information for details.</p>	<p><i>Income Requirement</i>    Yes</p> <p>Varies by county. Income eligibility determined most often by percentage of Federal poverty level and/or eligibility for VA Pension.</p> <p><i>Maximum Monetary Value of Benefit</i></p> <p>Varies by county. Monetary values range from \$100 or the cost of treatment, to \$2,225.</p>	<p><i>Timeframe of Benefit</i></p> <p>Varies by county; monthly, yearly, and one-time payments. See specific counties for</p> <p><i>Time Limit to Apply</i>   Yes</p> <p>Some counties require pre-approval of procedure/treatment.</p>
	<p><i>Notes</i></p> <p>This benefit is not offered in every county.</p>	

# Veterans Benefits Inventory - Benefits Detail



<p><i>Benefit</i>                      Utility Assistance</p> <p><i>Level</i>                         County</p> <p><i>Eligibility</i></p> <p><input checked="" type="checkbox"/> Veteran   <input checked="" type="checkbox"/> Veteran's Dependent   <input checked="" type="checkbox"/> Child of Deceased Veteran</p> <p><input checked="" type="checkbox"/> Member of Military Reserves or National Guard</p> <p><input checked="" type="checkbox"/> Active Duty Military Service Member   <input checked="" type="checkbox"/> Spouse   <input checked="" type="checkbox"/> Surviving Spouse</p> <p><input type="checkbox"/> Parent of Deceased Veteran</p> <p><i>Other</i></p> <p><i>Additional Requirements for Eligibility</i></p> <p>Eligibility varies greatly across counties. Please see specific county information for details.</p>	<p><i>Income Requirement</i>    Yes</p> <p>Varies by county. Income eligibility determined most often by percentage of Federal poverty level and/or eligibility for VA Pension.</p> <p><i>Maximum Monetary Value of Benefit</i></p> <p>Varies by county. Some counties disburse one time only, monthly, or yearly.</p>	<p><i>Timeframe of Benefit</i></p> <p>N/A</p> <p><i>Time Limit to Apply</i>    Yes</p> <p>Most counties require current need to apply - benefit cannot be applied to past due accounts.</p>
<p><i>Notes</i></p>		

<p><i>Benefit</i>                      Fuel Assistance</p> <p><i>Level</i>                         County</p> <p><i>Eligibility</i></p> <p><input checked="" type="checkbox"/> Veteran   <input checked="" type="checkbox"/> Veteran's Dependent   <input checked="" type="checkbox"/> Child of Deceased Veteran</p> <p><input checked="" type="checkbox"/> Member of Military Reserves or National Guard</p> <p><input checked="" type="checkbox"/> Active Duty Military Service Member   <input checked="" type="checkbox"/> Spouse   <input checked="" type="checkbox"/> Surviving Spouse</p> <p><input type="checkbox"/> Parent of Deceased Veteran</p> <p><i>Other</i></p> <p><i>Additional Requirements for Eligibility</i></p> <p>Eligibility varies greatly across counties. Please see specific county information for details.</p>	<p><i>Income Requirement</i>    Yes</p> <p>Varies by county. Income eligibility determined most often by percentage of Federal poverty level and/or eligibility for VA Pension.</p> <p><i>Maximum Monetary Value of Benefit</i></p> <p>Varies by county. Some counties allow only yearly allotment, some distribute benefit when needed. Monetary values range from a single fill-up, to \$10-\$20 per month, up to \$500 per year.</p>	<p><i>Timeframe of Benefit</i></p> <p>Varies by county.</p> <p><i>Time Limit to Apply</i>    None</p> <p>Varies by county. Majority of counties do not adhere to time limits.</p>
<p><i>Notes</i></p> <p>This benefit is not offered in every county.</p> <p>Some counties require fuel to be used for transportation to VA facility.</p>		

# Veterans Benefits Inventory - Benefits Detail



<b>Benefit</b>	Mortgage Assistance	<b>Income Requirement</b>	Yes	<b>Timeframe of Benefit</b>	Varies by county.
<b>Level</b>	County				
<b>Eligibility</b>	<input checked="" type="checkbox"/> Veteran <input checked="" type="checkbox"/> Veteran's Dependent <input checked="" type="checkbox"/> Child of Deceased Veteran <input checked="" type="checkbox"/> Member of Military Reserves or National Guard <input checked="" type="checkbox"/> Active Duty Military Service Member <input checked="" type="checkbox"/> Spouse <input checked="" type="checkbox"/> Surviving Spouse <input type="checkbox"/> Parent of Deceased Veteran			<b>Time Limit to Apply</b>	None
<b>Other</b>		<b>Maximum Monetary Value of Benefit</b>	Varies by county. Monetary values range from the balance of a current bill, \$100-\$1,000, to no maximum.		Most require mortgage to be current - not past due.
<b>Additional Requirements for Eligibility</b>	Eligibility varies greatly across counties. Please see specific county information for details.	<b>Notes</b>	This benefit is not offered in every county. How benefit can be utilized on principle and/or interest varies by county.		

<b>Benefit Category</b>	Healthcare	<b>Income Requirement</b>	None	<b>Timeframe of Benefit</b>	Two years following separation from active duty.
<b>Benefit</b>	Medical Care for Combat Veterans				
<b>Level</b>	Federal				
<b>Eligibility</b>	<input checked="" type="checkbox"/> Veteran <input type="checkbox"/> Veteran's Dependent <input type="checkbox"/> Child of Deceased Veteran <input checked="" type="checkbox"/> Member of Military Reserves or National Guard <input type="checkbox"/> Active Duty Military Service Member <input type="checkbox"/> Spouse <input type="checkbox"/> Surviving Spouse <input type="checkbox"/> Parent of Deceased Veteran	<b>Maximum Monetary Value of Benefit</b>	Free health care services for conditions potentially related to combat service.	<b>Time Limit to Apply</b>	Yes
<b>Other</b>		<b>Notes</b>	If discharged on or after January 28, 2003; five years from date of discharge from active duty. If discharged before 1/28/03 and were not enrolled: Until 1/27/11.		
<b>Additional Requirements for Eligibility</b>	Veterans in combat locations after November 11, 1998.				

# Veterans Benefits Inventory - Benefits Detail



<p><i>Benefit</i> Home Improvements and Structural Alterations (HISA) for Disability Access</p> <p><i>Level</i> Federal</p> <p><i>Eligibility</i></p> <p><input checked="" type="checkbox"/> Veteran <input type="checkbox"/> Veteran's Dependent <input type="checkbox"/> Child of Deceased Veteran</p> <p><input type="checkbox"/> Member of Military Reserves or National Guard</p> <p><input type="checkbox"/> Active Duty Military Service Member <input type="checkbox"/> Spouse <input type="checkbox"/> Surviving Spouse</p> <p><input type="checkbox"/> Parent of Deceased Veteran</p> <p><i>Other</i></p> <p><i>Additional Requirements for Eligibility</i></p>	<p><i>Income Requirement</i> None</p> <p><i>Timeframe of Benefit</i> As necessary for continuation of treatment.</p> <p><i>Time Limit to Apply</i> None</p> <p><i>Maximum Monetary Value of Benefit</i></p> <p>Service-connected disability: up to \$4,100. Non service-connected: up to \$1200.</p> <p><i>Notes</i></p> <p>Benefit intended to make home improvements necessary for the continuation of treatment or for disability access to the home and essential lavatory and sanitary facilities.</p>
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<p><i>Benefit</i> General Medical</p> <p><i>Level</i> Federal</p> <p><i>Eligibility</i></p> <p><input checked="" type="checkbox"/> Veteran <input type="checkbox"/> Veteran's Dependent <input type="checkbox"/> Child of Deceased Veteran</p> <p><input checked="" type="checkbox"/> Member of Military Reserves or National Guard</p> <p><input type="checkbox"/> Active Duty Military Service Member <input type="checkbox"/> Spouse <input type="checkbox"/> Surviving Spouse</p> <p><input type="checkbox"/> Parent of Deceased Veteran</p> <p><i>Other</i></p> <p><i>Additional Requirements for Eligibility</i></p> <p>See notes for Priority Groups.</p>	<p><i>Income Requirement</i> Yes</p> <p>Priority given to veterans with service-connected disability and veterans meeting certain income guidelines.</p> <p><i>Timeframe of Benefit</i> N/A</p> <p><i>Time Limit to Apply</i> None</p> <p><i>Maximum Monetary Value of Benefit</i></p> <p>Depends on Priority Group - see notes.</p> <p><i>Notes</i></p> <p>Priority Group 1: Service-connected disability of 50% or greater and/or veterans determined by VA to be unemployable due to service-connected conditions.</p> <p>Priority Group 2: Service-connected disabilities of 30% or 40%. Priority Group 3: Service-connected disabilities of 20% or 10%, former POWs, Purple Heart recipients, special eligibility for disabilities incurred in treatment or participation in VA Voc Rehab program, and/or discharge for a disability incurred or aggravated in the line of duty.</p> <p>Group 4: Vets receiving A&amp;A or Housebound benefits and/or vets determined by VA to be catastrophically disabled. Vets in this group may be responsible for co-pays. Group 5: Vets receiving VA pension benefits or eligible for Medicaid programs, and non service-connected veterans and non-compensable 0% service-connected vets with gross income below established VA means test thresholds. Group 6: Vets seeking care solely for certain conditions associated with exposure to radiation or exposure to herbicides while serving in Vietnam, for any illness associated with combat</p>
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# Veterans Benefits Inventory - Benefits Detail



*Benefit* Medical Care for Service-Connected Disabled Veterans *Income Requirement* None *Timeframe of Benefit* N/A

*Level* Federal

*Eligibility*  
 Veteran  Veteran's Dependent  Child of Deceased Veteran  
 Member of Military Reserves or National Guard  
 Active Duty Military Service Member  Spouse  Surviving Spouse  
 Parent of Deceased Veteran

*Other*

*Notes*

*Additional Requirements for Eligibility*  
 Service-connected disability of 50% or more.

*Maximum Monetary Value of Benefit*  
 Priority given in scheduling hospital or outpatient medical appointments, also may be eligible for free medical care and/or prescriptions.

*Time Limit to Apply* None

*Benefit* Work Restoration Programs *Income Requirement* None *Timeframe of Benefit* N/A

*Level* Federal

*Eligibility*  
 Veteran  Veteran's Dependent  Child of Deceased Veteran  
 Member of Military Reserves or National Guard  
 Active Duty Military Service Member  Spouse  Surviving Spouse  
 Parent of Deceased Veteran

*Other*

*Notes*  
 Incentive therapy: pre-vocational program that frequently serves as a mainstay for seriously disabled veterans for whom employment is not considered viable in the foreseeable future. Payment for services is provided.  
 Compensated Work Therapy (CWT): vets receive individualized vocational assessment, rehabilitation planning and work experience with the goal of job placement in the community. CWT/Transitional Residence: provides work-based, residential treatment in a stable living environment. Participants use earnings to contribute to cost of residencies and are responsible for planning, purchasing and preparing their own meals.

*Maximum Monetary Value of Benefit*  
 N/A

*Time Limit to Apply* None

# Veterans Benefits Inventory - Benefits Detail



<p><i>Benefit</i>                      Outpatient Pharmacy Services</p> <p><i>Level</i>                              Federal</p> <p><i>Eligibility</i></p> <p><input checked="" type="checkbox"/> Veteran   <input type="checkbox"/> Veteran's Dependent   <input type="checkbox"/> Child of Deceased Veteran</p> <p><input type="checkbox"/> Member of Military Reserves or National Guard</p> <p><input type="checkbox"/> Active Duty Military Service Member   <input type="checkbox"/> Spouse   <input type="checkbox"/> Surviving Spouse</p> <p><input type="checkbox"/> Parent of Deceased Veteran</p> <p><i>Other</i></p> <p><i>Additional Requirements for Eligibility</i> See notes for additional eligibility criteria.</p>	<p><i>Income Requirement</i>      None</p> <p>See notes for details.</p> <p><i>Timeframe of Benefit</i> N/A</p> <p><i>Time Limit to Apply</i>   None</p> <p><i>Maximum Monetary Value of Benefit</i></p> <p>Provided at no cost for eligible veterans. Veterans enrolled in Priority Groups 2 through 6 have a maximum co-pay amount for 2007 of \$960.</p> <p><i>Notes</i></p> <p>Veterans with a service-connected disability of 50% or more. 2. Vets receiving medication for service-connected conditions. 3. Vets whose annual income does not exceed the maximum annual rate of the VA pension. 4. Vets enrolled in Priority Group 6 who receive medication for service-connected conditions. 5. Vets receiving medication for conditions related to sexual trauma while serving on active duty. 6. Certain vets receiving medication for treatment of cancer of the head or neck. 7. Vets receiving medication for a VA-approved research project. 8. Former POWs.</p>
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<p><i>Benefit</i>                      Outpatient Dental Treatment</p> <p><i>Level</i>                              Federal</p> <p><i>Eligibility</i></p> <p><input checked="" type="checkbox"/> Veteran   <input type="checkbox"/> Veteran's Dependent   <input type="checkbox"/> Child of Deceased Veteran</p> <p><input type="checkbox"/> Member of Military Reserves or National Guard</p> <p><input type="checkbox"/> Active Duty Military Service Member   <input type="checkbox"/> Spouse   <input type="checkbox"/> Surviving Spouse</p> <p><input type="checkbox"/> Parent of Deceased Veteran</p> <p><i>Other</i></p> <p><i>Additional Requirements for Eligibility</i> See notes for additional eligibility criteria.</p>	<p><i>Income Requirement</i>      None</p> <p><i>Timeframe of Benefit</i> N/A</p> <p><i>Time Limit to Apply</i>   None</p> <p><i>Maximum Monetary Value of Benefit</i></p> <p>Outpatient dental treatment includes A full spectrum of diagnostic, surgical, restorative, and preventive procedures.</p> <p><i>Notes</i></p> <p>Veterans with service-connected, compensable dental conditions; former POWs; veterans with service-connected, non-compensable dental conditions as a result of combat wounds or service injuries; veterans with non service-connected dental conditions determined by VA to be aggravating a service-connected medical problem; veterans with service-connected conditions rated permanently and totally disabling or 100% by reason of un-employability; veterans in a VA VOC rehab program; certain enrolled homeless vets; veterans with non service-connected dental conditions who received dental treatment while an inpatient in a VA facility; veterans requiring treatment for dental conditions clinically determined to be complicating a medical condition currently under treatment. Additionally, veterans recently discharged who served on active duty 90 days or more and who apply for VA dental care within 90 days of separation from active duty may receive a one-time dental treatment if their certificate of discharge does not indicate they received necessary dental care within the 90-day period prior to discharge.</p>
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# Veterans Benefits Inventory - Benefits Detail



<p><i>Benefit</i></p> <p>Veterans Trust Fund - Ambulance and Emergency Room Services Assistance</p> <p><i>Level</i></p> <p>State</p> <p><i>Eligibility</i></p> <p><input checked="" type="checkbox"/> Veteran   <input type="checkbox"/> Veteran's Dependent   <input type="checkbox"/> Child of Deceased Veteran</p> <p><input type="checkbox"/> Member of Military Reserves or National Guard</p> <p><input type="checkbox"/> Active Duty Military Service Member   <input type="checkbox"/> Spouse   <input type="checkbox"/> Surviving Spouse</p> <p><input type="checkbox"/> Parent of Deceased Veteran</p> <p><i>Other</i></p> <p><i>Additional Requirements for Eligibility</i></p>	<p><i>Income Requirement</i>   Yes</p> <p>300% of the federal poverty level and less than \$15,000 in liquid assets.</p> <p><i>Maximum Monetary Value of Benefit</i></p> <p>Maximum of \$5,000.</p> <p><i>Timeframe of Benefit</i></p> <p>None</p> <p><i>Time Limit to Apply</i>   None</p> <p><i>Notes</i></p> <p>Assistance provided for trauma patients or VA healthcare patients that cannot indicate to emergency personnel that they are to be presented to a VA medical center.</p>
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<p><i>Benefit</i></p> <p>Domiciliary and Long-Term Care</p> <p><i>Level</i></p> <p>Federal</p> <p><i>Eligibility</i></p> <p><input checked="" type="checkbox"/> Veteran   <input type="checkbox"/> Veteran's Dependent   <input type="checkbox"/> Child of Deceased Veteran</p> <p><input type="checkbox"/> Member of Military Reserves or National Guard</p> <p><input type="checkbox"/> Active Duty Military Service Member   <input type="checkbox"/> Spouse   <input type="checkbox"/> Surviving Spouse</p> <p><input type="checkbox"/> Parent of Deceased Veteran</p> <p><i>Other</i></p> <p><i>Additional Requirements for Eligibility</i></p> <p>Veterans requiring minimal care, but not nursing care.</p>	<p><i>Income Requirement</i>   Yes</p> <p>Gross household income does not exceed the maximum annual rate of VA pension or the Secretary of VA determines the veteran has no adequate means of support.</p> <p><i>Maximum Monetary Value of Benefit</i></p> <p>N/A</p> <p><i>Timeframe of Benefit</i></p> <p>N/A</p> <p><i>Time Limit to Apply</i>   None</p> <p><i>Notes</i></p>
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# Veterans Benefits Inventory - Benefits Detail



<i>Benefit</i>	HUD-VA Supported Housing (VASH) Program and VA Supported Housing Program	<i>Income Requirement</i>	None	<i>Timeframe of Benefit</i>	N/A
<i>Level</i>	Federal				
<i>Eligibility</i>	<input checked="" type="checkbox"/> Veteran <input type="checkbox"/> Veteran's Dependent <input type="checkbox"/> Child of Deceased Veteran <input type="checkbox"/> Member of Military Reserves or National Guard <input type="checkbox"/> Active Duty Military Service Member <input type="checkbox"/> Spouse <input type="checkbox"/> Surviving Spouse <input type="checkbox"/> Parent of Deceased Veteran			<i>Time Limit to Apply</i>	None
<i>Other</i>					
<i>Additional Requirements for Eligibility</i>	HUD-VASH Program: Homeless veterans with mental illness and/or those suffering from substance abuse disorders.  VA Supported Housing Program: Homeless veterans.	<i>Notes</i>	The HUD-VASH program is a partnership between HUD and the VA to further the objectives of serving veterans who are homeless and mentally ill and those with substance abuse disorders by closely linking two interventions: Permanent affordable housing through the provision of housing subsidies from a special needs set-aside of HUD's Housing Choice Voucher Program (Section 8); and community-oriented outreach, clinical care and case management services.		

<i>Benefit</i>	Veterans Trust Fund - Individual or Family Counseling	<i>Income Requirement</i>	Yes	<i>Timeframe of Benefit</i>	None- based on monetary maximums within 12 month period.
<i>Level</i>	State				
<i>Eligibility</i>	<input checked="" type="checkbox"/> Veteran <input checked="" type="checkbox"/> Veteran's Dependent <input type="checkbox"/> Child of Deceased Veteran <input type="checkbox"/> Member of Military Reserves or National Guard <input type="checkbox"/> Active Duty Military Service Member <input checked="" type="checkbox"/> Spouse <input type="checkbox"/> Surviving Spouse <input type="checkbox"/> Parent of Deceased Veteran			<i>Time Limit to Apply</i>	None
<i>Other</i>					
<i>Additional Requirements for Eligibility</i>		<i>Notes</i>	Maximum of \$150 per hour for outpatient counseling visits. Maximum of \$40 per hour in group setting. Twelve month maximums: for individual counseling services \$2,500, for individuals seeking substance abuse treatment and counseling combined \$3,500, and families \$5,000.  Counseling and treatment provided for mental health, substance abuse, and family counseling. Individual family members are eligible.		

# Veterans Benefits Inventory - Benefits Detail



*Benefit* Iowa Veterans Home-Marshalls town *Income Requirement* None *Timeframe of Benefit* None

*Level* State

*Eligibility*  
 Veteran  Veteran's Dependent  Child of Deceased Veteran  
 Member of Military Reserves or National Guard  
 Active Duty Military Service Member  Spouse  Surviving Spouse  
 Parent of Deceased Veteran

*Other*

*Notes*

*Additional Requirements for Eligibility*

*Maximum Monetary Value of Benefit*  
N/A

*Time Limit to Apply* None

*Benefit* Veterans Trust Fund - Dental, Vision, Hearing and Prescription Assistance *Income Requirement* Yes *Timeframe of Benefit* None- based on monetary maximums within 12 month period.

*Level* State

*Eligibility*  
 Veteran  Veteran's Dependent  Child of Deceased Veteran  
 Member of Military Reserves or National Guard  
 Active Duty Military Service Member  Spouse  Surviving Spouse  
 Parent of Deceased Veteran

*Other*

*Notes*

*Additional Requirements for Eligibility*

*Maximum Monetary Value of Benefit*  
Maximum per 12-month period: \$2,500 dental, \$500 vision, \$1,500 hearing, and \$1,500 prescription.

*Time Limit to Apply* None

# Veterans Benefits Inventory - Benefits Detail



## Benefit Category Home Loans

**Benefit** Native American Direct Home Loans **Income Requirement** None **Timeframe of Benefit** N/A

**Level** Federal

**Eligibility**  
 Veteran  Veteran's Dependent  Child of Deceased Veteran  
 Member of Military Reserves or National Guard  
 Active Duty Military Service Member  Spouse  Surviving Spouse  
 Parent of Deceased Veteran

**Other**

**Additional Requirements for Eligibility**  
 Native American veteran or spouse of Native American veteran.

**Notes**  
 Loan must be used to purchase or build home on Federal Trust land.

**Maximum Monetary Value of Benefit**  
 Maximum loan is equal to Freddie Mac conforming loan limit for single family home. Limit changes yearly, \$417,000 for 2007 in the continental US.

**Time Limit to Apply** None

**Benefit** Military Services Member Home Ownership Assistance Program **Income Requirement** None **Timeframe of Benefit** The service member's primary residence must have been bought on or after March

**Level** State

**Eligibility**  
 Veteran  Veteran's Dependent  Child of Deceased Veteran  
 Member of Military Reserves or National Guard  
 Active Duty Military Service Member  Spouse  Surviving Spouse  
 Parent of Deceased Veteran

**Other**

**Additional Requirements for Eligibility**  
 The grant funds must be matched by homeowner. The grant can only be applied to the resident's primary residence.

**Notes**  
 This benefit is administered by the Iowa Finance Authority.

**Maximum Monetary Value of Benefit**  
 Maximum of \$5,000.

**Time Limit to Apply** Yes  
 Must have served at some point between September 11, 2001 and June 30, 2008.



# Veterans Benefits Inventory - Benefits Detail



<i>Benefit</i>	Special Home Adaptation (SHA) Grant	<i>Income Requirement</i>	None	<i>Timeframe of Benefit</i>	N/A
<i>Level</i>	Federal				
<i>Eligibility</i>	<input checked="" type="checkbox"/> Veteran <input type="checkbox"/> Veteran's Dependent <input type="checkbox"/> Child of Deceased Veteran <input type="checkbox"/> Member of Military Reserves or National Guard <input type="checkbox"/> Active Duty Military Service Member <input type="checkbox"/> Spouse <input type="checkbox"/> Surviving Spouse <input type="checkbox"/> Parent of Deceased Veteran			<i>Time Limit to Apply</i>	None
<i>Other</i>		<i>Maximum Monetary Value of Benefit</i>	Currently limited to \$10,000.		
<i>Additional Requirements for Eligibility</i>	For veterans with specific service-connected disabilities: blindness in both eyes with 5/200 visual acuity or less, or anatomical loss of loss of use of both hands or extremities below the elbow.		<i>Notes</i>	Generally used to assist veterans with mobility throughout their homes.	

## *Benefit Category*      Life Insurance

<i>Benefit</i>	Family Group Life Insurance (FGLI)	<i>Income Requirement</i>	None	<i>Timeframe of Benefit</i>	Coverage terminates 120 days after service member is released from service. Spouse
<i>Level</i>	Federal				
<i>Eligibility</i>	<input type="checkbox"/> Veteran <input type="checkbox"/> Veteran's Dependent <input type="checkbox"/> Child of Deceased Veteran <input type="checkbox"/> Member of Military Reserves or National Guard <input type="checkbox"/> Active Duty Military Service Member <input checked="" type="checkbox"/> Spouse <input type="checkbox"/> Surviving Spouse <input type="checkbox"/> Parent of Deceased Veteran			<i>Time Limit to Apply</i>	Yes
<i>Other</i>	Child of service member	<i>Maximum Monetary Value of Benefit</i>	Spousal coverage is available up to \$100,000. Dependent children automatically covered for \$10,000 at no cost.		
<i>Additional Requirements for Eligibility</i>	Service member must be insured under SGLI.		<i>Notes</i>	Premiums age-based.	

# Veterans Benefits Inventory - Benefits Detail



<i>Benefit</i>	Service-Disabled Veterans' Insurance (SDVI) (RH Insurance)	<i>Income Requirement</i>	None	<i>Timeframe of Benefit</i>	N/A
<i>Level</i>	Federal				
<i>Eligibility</i>	<input checked="" type="checkbox"/> Veteran <input type="checkbox"/> Veteran's Dependent <input type="checkbox"/> Child of Deceased Veteran <input type="checkbox"/> Member of Military Reserves or National Guard <input type="checkbox"/> Active Duty Military Service Member <input type="checkbox"/> Spouse <input type="checkbox"/> Surviving Spouse <input type="checkbox"/> Parent of Deceased Veteran		<i>Maximum Monetary Value of Benefit</i>	<i>Time Limit to Apply</i>	Yes
<i>Other</i>			Basic coverage is \$10,000. A \$20,000 supplemental policy is available if premium payments for the basic policy are waived due to total disability.		For basic, must apply within two years from date of notification of service-connected disability. For supplemental, must apply within one year of approval of waiver of premiums.
<i>Additional Requirements for Eligibility</i>	<i>Notes</i>				
	Service-connected disability.				

<i>Benefit</i>	Veterans' Mortgage Life Insurance (VMLI)	<i>Income Requirement</i>	None	<i>Timeframe of Benefit</i>	N/A
<i>Level</i>	Federal				
<i>Eligibility</i>	<input checked="" type="checkbox"/> Veteran <input type="checkbox"/> Veteran's Dependent <input type="checkbox"/> Child of Deceased Veteran <input type="checkbox"/> Member of Military Reserves or National Guard <input type="checkbox"/> Active Duty Military Service Member <input type="checkbox"/> Spouse <input type="checkbox"/> Surviving Spouse <input type="checkbox"/> Parent of Deceased Veteran		<i>Maximum Monetary Value of Benefit</i>	<i>Time Limit to Apply</i>	Yes
<i>Other</i>			Maximum coverage of \$90,000.		Must apply before age 70.
<i>Additional Requirements for Eligibility</i>	<i>Notes</i>				
	Mortgage Protection Insurance.				
	Must receive grants for specially-adapted housing.				

# Veterans Benefits Inventory - Benefits Detail



<i>Benefit</i>	Veterans' Group Life Insurance (VGLI)	<i>Income Requirement</i>	None	<i>Timeframe of Benefit</i>	Lifetime renewable term life insurance.
<i>Level</i>	Federal				
<i>Eligibility</i>	<input checked="" type="checkbox"/> Veteran <input type="checkbox"/> Veteran's Dependent <input type="checkbox"/> Child of Deceased Veteran <input checked="" type="checkbox"/> Member of Military Reserves or National Guard <input type="checkbox"/> Active Duty Military Service Member <input type="checkbox"/> Spouse <input type="checkbox"/> Surviving Spouse <input type="checkbox"/> Parent of Deceased Veteran	<i>Maximum Monetary Value of Benefit</i>	Available in increments of \$10,000 to \$400,000 but cannot exceed the amount of SGLI coverage in force at the time of the member's separation from service.	<i>Time Limit to Apply</i>	Yes  Must apply within 120 days of separation, or one year and 120 days if proof of good health is provided. Those on the two year disability extension are automatically converted to VGLI at the end of the two year period.
<i>Other</i>		<i>Notes</i>			
<i>Additional Requirements for Eligibility</i>			Premiums age-based.		

<i>Benefit</i>	Service Members' Group Life Insurance (SGLI)	<i>Income Requirement</i>	None	<i>Timeframe of Benefit</i>	Generally expires 120 days after separation from service. Can be converted to Veterans
<i>Level</i>	Federal				
<i>Eligibility</i>	<input type="checkbox"/> Veteran <input checked="" type="checkbox"/> Veteran's Dependent <input type="checkbox"/> Child of Deceased Veteran <input checked="" type="checkbox"/> Member of Military Reserves or National Guard <input checked="" type="checkbox"/> Active Duty Military Service Member <input type="checkbox"/> Spouse <input type="checkbox"/> Surviving Spouse <input type="checkbox"/> Parent of Deceased Veteran	<i>Maximum Monetary Value of Benefit</i>	Up to \$400,000 of life insurance coverage. Dependent children automatically insured for \$10,000 at no charge.	<i>Time Limit to Apply</i>	Yes
<i>Other</i>		<i>Notes</i>			
<i>Additional Requirements for Eligibility</i>					

# Veterans Benefits Inventory - Benefits Detail



<p><i>Benefit</i> Traumatic Service Members' Group Life Insurance (Traumatic SGLI)</p> <p><i>Level</i> Federal</p> <p><i>Eligibility</i></p> <p><input type="checkbox"/> Veteran <input checked="" type="checkbox"/> Veteran's Dependent <input type="checkbox"/> Child of Deceased Veteran</p> <p><input checked="" type="checkbox"/> Member of Military Reserves or National Guard</p> <p><input checked="" type="checkbox"/> Active Duty Military Service Member <input type="checkbox"/> Spouse <input type="checkbox"/> Surviving Spouse</p> <p><input type="checkbox"/> Parent of Deceased Veteran</p> <p><i>Other</i></p> <p><i>Additional Requirements for Eligibility</i></p>	<p><i>Income Requirement</i> None</p> <p><i>Timeframe of Benefit</i> N/A</p> <p><i>Time Limit to Apply</i> Yes</p> <p><i>Maximum Monetary Value of Benefit</i></p> <p>Provides for payment between \$25,000 and \$100,000 to SGLI members who sustain traumatic injury that results in certain severe losses.</p> <p><i>Notes</i></p> <p>Retroactive benefit as of October 7, 2001 if loss was a direct result of injuries incurred in Operations Enduring Freedom or Iraqi Freedom.</p>	<p>Coverage continues through midnight of the date of discharge, but service member generally has up to two years from the date of the loss to apply for payment.</p>
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## *Benefit Category* Pension and Compensation

<p><i>Benefit</i> Veterans Pension</p> <p><i>Level</i> Federal</p> <p><i>Eligibility</i></p> <p><input checked="" type="checkbox"/> Veteran <input type="checkbox"/> Veteran's Dependent <input type="checkbox"/> Child of Deceased Veteran</p> <p><input type="checkbox"/> Member of Military Reserves or National Guard</p> <p><input type="checkbox"/> Active Duty Military Service Member <input type="checkbox"/> Spouse <input type="checkbox"/> Surviving Spouse</p> <p><input type="checkbox"/> Parent of Deceased Veteran</p> <p><i>Other</i></p> <p><i>Additional Requirements for Eligibility</i></p> <p>65 years or older; or permanently or severely disabled.</p>	<p><i>Income Requirement</i> Yes</p> <p>Limited or no income; maximum income level set by Congress.</p> <p><i>Maximum Monetary Value of Benefit</i></p> <p>Payments made to bring veteran's income to level specified by Congress. Currently set at \$13,855.</p> <p><i>Notes</i></p>	<p><i>Timeframe of Benefit</i> Paid monthly.</p> <p><i>Time Limit to Apply</i> None</p>
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# Veterans Benefits Inventory - Benefits Detail



<p><i>Benefit</i> Injured Veterans Grant</p> <p><i>Level</i> State</p> <p><i>Eligibility</i></p> <p><input checked="" type="checkbox"/> Veteran <input type="checkbox"/> Veteran's Dependent <input type="checkbox"/> Child of Deceased Veteran</p> <p><input type="checkbox"/> Member of Military Reserves or National Guard</p> <p><input checked="" type="checkbox"/> Active Duty Military Service Member <input type="checkbox"/> Spouse <input type="checkbox"/> Surviving Spouse</p> <p><input type="checkbox"/> Parent of Deceased Veteran</p> <p><i>Other</i></p> <p><i>Additional Requirements for Eligibility</i></p> <p>The individual must have been evacuated to a hospital outside of combat and remain under some type of medical care for a minimum 91 days. Veterans who are under medical care for less than 91 days receive \$2500 each month that medical care is needed.</p>	<p><i>Income Requirement</i> None</p> <p><i>Maximum Monetary Value of Benefit</i></p> <p>Maximum of \$10,000.</p>	<p><i>Timeframe of Benefit</i></p> <p>One time payment.</p> <p><i>Time Limit to Apply</i> Yes</p> <p>This benefit will only be granted to those veterans injured after September 11, 2001.</p>
<p><i>Notes</i></p>		

<p><i>Benefit</i> Concurrent Retirement and Disability Payments for Disabled Veterans</p> <p><i>Level</i> Federal</p> <p><i>Eligibility</i></p> <p><input checked="" type="checkbox"/> Veteran <input type="checkbox"/> Veteran's Dependent <input type="checkbox"/> Child of Deceased Veteran</p> <p><input type="checkbox"/> Member of Military Reserves or National Guard</p> <p><input type="checkbox"/> Active Duty Military Service Member <input type="checkbox"/> Spouse <input type="checkbox"/> Surviving Spouse</p> <p><input type="checkbox"/> Parent of Deceased Veteran</p> <p><i>Other</i></p> <p>Retired; 20 years of service</p> <p><i>Additional Requirements for Eligibility</i></p> <p>Service-connected disability of at least 50%.</p>	<p><i>Income Requirement</i> None</p> <p><i>Maximum Monetary Value of Benefit</i></p> <p>Determined by amount etirement pay is reduced by VA compensation.</p>	<p><i>Timeframe of Benefit</i></p> <p>Ten year phase-out.</p> <p><i>Time Limit to Apply</i> None</p>
<p><i>Notes</i></p> <p>Concurrent Retirement and Disability Payments (CRDP) provides a 10-year phase-out of the offset to military retirement pay due to receipt of VA disability compensation. This benefit is provided by the Department of Defense.</p>		

# Veterans Benefits Inventory - Benefits Detail



<p><i>Benefit</i> Special Monthly Compensation for Serious Disabilities (SMC)</p> <p><i>Level</i> Federal</p> <p><i>Eligibility</i>  <input checked="" type="checkbox"/> Veteran <input checked="" type="checkbox"/> Veteran's Dependent <input type="checkbox"/> Child of Deceased Veteran  <input type="checkbox"/> Member of Military Reserves or National Guard  <input type="checkbox"/> Active Duty Military Service Member <input checked="" type="checkbox"/> Spouse <input checked="" type="checkbox"/> Surviving Spouse  <input checked="" type="checkbox"/> Parent of Deceased Veteran</p> <p><i>Other</i></p> <p><i>Additional Requirements for Eligibility</i>                  Severe service-connected disability.</p>	<p><i>Income Requirement</i> None</p> <p><i>Maximum Monetary Value of Benefit</i>                  Determined by severity of service-connected disability and/or combinations of disabilities.</p> <p><i>Notes</i>                  SMC includes aid and attendance and homebound compensation for veterans requiring the aid and attendance of another person or veterans that are homebound due to a service-connected disability, or have dependent spouses that require aid and attendance or are homebound. Aid and attendance and homebound compensations cannot be combined.</p>	<p><i>Timeframe of Benefit</i>                  Paid monthly in addition to pension payments.</p> <p><i>Time Limit to Apply</i> None</p>
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<p><i>Benefit</i> Vietnam Veterans Conflict Bonus</p> <p><i>Level</i> State</p> <p><i>Eligibility</i>  <input checked="" type="checkbox"/> Veteran <input type="checkbox"/> Veteran's Dependent <input type="checkbox"/> Child of Deceased Veteran  <input type="checkbox"/> Member of Military Reserves or National Guard  <input type="checkbox"/> Active Duty Military Service Member <input type="checkbox"/> Spouse <input type="checkbox"/> Surviving Spouse  <input type="checkbox"/> Parent of Deceased Veteran</p> <p><i>Other</i></p> <p><i>Additional Requirements for Eligibility</i>                  The bonus program is for Iowa residents who served on active duty for at least 120 days between July 1, 1973 and May 31, 1975.</p>	<p><i>Income Requirement</i> None</p> <p><i>Maximum Monetary Value of Benefit</i>                  Veterans who served in Vietnam will receive \$17.50 for each month of service.</p> <p><i>Notes</i>                  The maximum bonus amount is \$500 for veterans who served in Vietnam and \$300 for those who were not in the country.                  Vietnam era veterans who received a bonus for service prior to July 1, 1973 will have that amount included in the maximum compensation amount for the new bonus.</p>	<p><i>Timeframe of Benefit</i>                  None</p> <p><i>Time Limit to Apply</i> None</p>
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# Veterans Benefits Inventory - Benefits Detail



*Benefit* Combat-related Special Compensation for Retired Veterans (CRSC) *Income Requirement* None *Timeframe of Benefit* Paid monthly.

*Level* Federal

*Eligibility*  
 Veteran  Veteran's Dependent  Child of Deceased Veteran  
 Member of Military Reserves or National Guard  
 Active Duty Military Service Member  Spouse  Surviving Spouse  
 Parent of Deceased Veteran

*Other*  
 Retired; 20 years of service

*Additional Requirements for Eligibility*  
 Service-connected disability.

*Notes*  
 This benefit is coordinated between the Department of Defense and VA.

*Maximum Monetary Value of Benefit*  
 Determined by severity of combat-related disability.

*Time Limit to Apply* None

*Benefit* Medal of Honor Pension *Income Requirement* None *Timeframe of Benefit* Paid monthly.

*Level* Federal

*Eligibility*  
 Veteran  Veteran's Dependent  Child of Deceased Veteran  
 Member of Military Reserves or National Guard  
 Active Duty Military Service Member  Spouse  Surviving Spouse  
 Parent of Deceased Veteran

*Other*

*Additional Requirements for Eligibility*  
 Medal of Honor recipient.

*Notes*

*Maximum Monetary Value of Benefit*  
 Maximum of \$1,129 as of December 2007

*Time Limit to Apply* None

# Veterans Benefits Inventory - Benefits Detail



<p><i>Benefit</i>                      Disability Compensation</p> <p><i>Level</i>                              Federal</p> <p><i>Eligibility</i></p> <p><input checked="" type="checkbox"/> Veteran   <input type="checkbox"/> Veteran's Dependent   <input type="checkbox"/> Child of Deceased Veteran</p> <p><input type="checkbox"/> Member of Military Reserves or National Guard</p> <p><input type="checkbox"/> Active Duty Military Service Member   <input type="checkbox"/> Spouse   <input type="checkbox"/> Surviving Spouse</p> <p><input type="checkbox"/> Parent of Deceased Veteran</p> <p><i>Other</i></p> <p><i>Additional Requirements for Eligibility</i> Service-connected disability of at least 10%.</p>	<p><i>Income Requirement</i>      None</p> <p><i>Timeframe of Benefit</i> Paid monthly.</p> <p><i>Time Limit to Apply</i>    None</p> <p><i>Maximum Monetary Value of Benefit</i> Determined by severity of service-connected disability and number of dependents. Ranges from \$115 to \$2,741 per month.</p> <p><i>Notes</i> Presumptive conditions considered for awarding disability compensation: Prisoners of War, veterans exposed to Agent Orange and other herbicides, and veterans exposed to radiation.</p>
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## *Benefit Category*                      Quality of Life

<p><i>Benefit</i>                      Property Tax Exemption</p> <p><i>Level</i>                              State</p> <p><i>Eligibility</i></p> <p><input checked="" type="checkbox"/> Veteran   <input type="checkbox"/> Veteran's Dependent   <input type="checkbox"/> Child of Deceased Veteran</p> <p><input type="checkbox"/> Member of Military Reserves or National Guard</p> <p><input type="checkbox"/> Active Duty Military Service Member   <input type="checkbox"/> Spouse   <input type="checkbox"/> Surviving Spouse</p> <p><input type="checkbox"/> Parent of Deceased Veteran</p> <p><i>Other</i></p> <p><i>Additional Requirements for Eligibility</i> The veteran must have served on active duty during a period of war or for a minimum of 18 months during peacetime.</p>	<p><i>Income Requirement</i>      None</p> <p><i>Timeframe of Benefit</i> This benefit can be claimed every year.</p> <p><i>Time Limit to Apply</i>    None</p> <p><i>Maximum Monetary Value of Benefit</i> Maximum of \$1,850.</p> <p><i>Notes</i></p>
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# Veterans Benefits Inventory - Benefits Detail



<i>Benefit</i>	Lifetime Hunting/Fishing License	<i>Income Requirement</i>	None	<i>Timeframe of Benefit</i>	Lifetime benefit after paying a fee of \$5.50.
<i>Level</i>	State				
<i>Eligibility</i>	<input checked="" type="checkbox"/> Veteran <input type="checkbox"/> Veteran's Dependent <input type="checkbox"/> Child of Deceased Veteran <input checked="" type="checkbox"/> Member of Military Reserves or National Guard <input type="checkbox"/> Active Duty Military Service Member <input type="checkbox"/> Spouse <input type="checkbox"/> Surviving Spouse <input type="checkbox"/> Parent of Deceased Veteran		<i>Maximum Monetary Value of Benefit</i>	<i>Time Limit to Apply</i>	None
<i>Other</i>			N/A		
	<i>Notes</i>				
<i>Additional Requirements for Eligibility</i>	The veteran must have been in receipt of at least a 10% service-connected disability. The veteran must have served a minimum of 90 days during peacetime or at any time during wartime.				

<i>Benefit</i>	Veterans' License Plates	<i>Income Requirement</i>	None	<i>Timeframe of Benefit</i>	None
<i>Level</i>	State				
<i>Eligibility</i>	<input checked="" type="checkbox"/> Veteran <input type="checkbox"/> Veteran's Dependent <input type="checkbox"/> Child of Deceased Veteran <input type="checkbox"/> Member of Military Reserves or National Guard <input type="checkbox"/> Active Duty Military Service Member <input type="checkbox"/> Spouse <input type="checkbox"/> Surviving Spouse <input type="checkbox"/> Parent of Deceased Veteran		<i>Maximum Monetary Value of Benefit</i>	<i>Time Limit to Apply</i>	None
<i>Other</i>			N/A		
	<i>Notes</i>				
<i>Additional Requirements for Eligibility</i>	These license plates are available through the Iowa Department of Transportation for an additional charge.				



# Veterans Benefits Inventory - Benefits Detail



<p><i>Benefit</i> Veterans Trust Fund - Home Accessibility Expense Assistance</p> <p><i>Level</i> State</p> <p><i>Eligibility</i></p> <p><input checked="" type="checkbox"/> Veteran <input type="checkbox"/> Veteran's Dependent <input type="checkbox"/> Child of Deceased Veteran</p> <p><input type="checkbox"/> Member of Military Reserves or National Guard</p> <p><input type="checkbox"/> Active Duty Military Service Member <input type="checkbox"/> Spouse <input type="checkbox"/> Surviving Spouse</p> <p><input type="checkbox"/> Parent of Deceased Veteran</p> <p><i>Other</i></p> <p><i>Additional Requirements for Eligibility</i></p>	<p><i>Income Requirement</i> Yes</p> <p>300% of the federal poverty level and less than \$5,000 in liquid assets.</p> <p><i>Maximum Monetary Value of Benefit</i></p> <p>Maximum \$2,500.</p>	<p><i>Timeframe of Benefit</i></p> <p>None- based on monetary maximums within 12 month period.</p> <p><i>Time Limit to Apply</i> None</p>
<p><i>Notes</i></p>		

<p><i>Benefit</i> County Special Needs</p> <p><i>Level</i> County</p> <p><i>Eligibility</i></p> <p><input checked="" type="checkbox"/> Veteran <input checked="" type="checkbox"/> Veteran's Dependent <input checked="" type="checkbox"/> Child of Deceased Veteran</p> <p><input checked="" type="checkbox"/> Member of Military Reserves or National Guard</p> <p><input checked="" type="checkbox"/> Active Duty Military Service Member <input checked="" type="checkbox"/> Spouse <input checked="" type="checkbox"/> Surviving Spouse</p> <p><input type="checkbox"/> Parent of Deceased Veteran</p> <p><i>Other</i></p> <p><i>Additional Requirements for Eligibility</i></p> <p>Eligibility varies greatly across counties. Please see specific county information for details.</p>	<p><i>Income Requirement</i> Yes</p> <p>Varies by county. Income eligibility determined most often by percentage of Federal poverty level and/or eligibility for VA Pension.</p> <p><i>Maximum Monetary Value of Benefit</i></p> <p>Varies by county. Most consider benefit on a case-by-case basis.</p>	<p><i>Timeframe of Benefit</i></p> <p>Varies by county.</p> <p><i>Time Limit to Apply</i> None</p>
<p><i>Notes</i></p> <p>This benefit is not offered in every county.</p> <p>Items and services provided under "Special Needs" varies greatly across counties. Benefits include: education assistance, transportation, accessibility/mobility items, clothing, prescriptions, and ambulance costs.</p>		

# Veterans Benefits Inventory - Benefits Detail



## Benefit Category Transportation

*Benefit* County Transportation Benefit

*Level* County

*Eligibility*

- Veteran  Veteran's Dependent  Child of Deceased Veteran
- Member of Military Reserves or National Guard
- Active Duty Military Service Member  Spouse  Surviving Spouse
- Parent of Deceased Veteran

*Other*

*Additional Requirements for Eligibility*  
Eligibility varies greatly across counties.  
Please see specific county information for details.

*Notes*

This benefit is most often provided through coordination with an outside agency, organization or contractor. Some counties also provide a voucher or transportation pass. Very few counties provide this benefit in cash.

*Income Requirement*

Varies by county. Income eligibility determined most often by percentage of Federal poverty level and/or eligibility for VA Pension.

*Maximum Monetary Value of Benefit*

Varies by county. Monetary values range from \$25-\$1,300.

*Timeframe of Benefit*

Varies by county. Some monthly disbursements, others yearly or one-time

*Time Limit to Apply* None

Many counties do not reimburse for travel expense.

*Benefit* Veterans Trust Fund - Travel Expense

*Level* State

*Eligibility*

- Veteran  Veteran's Dependent  Child of Deceased Veteran
- Member of Military Reserves or National Guard
- Active Duty Military Service Member  Spouse  Surviving Spouse
- Parent of Deceased Veteran

*Other*

*Additional Requirements for Eligibility*

*Notes*

*Income Requirement* Yes

300% of the poverty level and less than \$15,000 in liquid assets.

*Maximum Monetary Value of Benefit*

Travel expenses for wounded veterans directly related to follow-up medical care: \$1,000 per year. Veterans travel benefits include unreimbursed cost of airfare, lodging and \$25 per diem. Spouses eligible for lodging and \$25 per diem. Maximum lodging reimbursement is \$90.

*Timeframe of Benefit*

None; based on monetary maximums within 12 month period.

*Time Limit to Apply* None

# Veterans Benefits Inventory - Benefits Detail



<i>Benefit</i>	Beneficiary Travel Benefits	<i>Income Requirement</i>	None	<i>Timeframe of Benefit</i>	N/A
<i>Level</i>	Federal				
<i>Eligibility</i>	<input checked="" type="checkbox"/> Veteran <input type="checkbox"/> Veteran's Dependent <input type="checkbox"/> Child of Deceased Veteran <input checked="" type="checkbox"/> Member of Military Reserves or National Guard <input type="checkbox"/> Active Duty Military Service Member <input type="checkbox"/> Spouse <input type="checkbox"/> Surviving Spouse <input type="checkbox"/> Parent of Deceased Veteran			<i>Time Limit to Apply</i>	None
<i>Other</i>		<i>Maximum Monetary Value of Benefit</i>	General travel reimbursement: \$0.285 per mile as of February, 2008. Deductible: \$7.77 one-way, monthly cap \$46.62 all directions.		
<i>Additional Requirements for Eligibility</i>	See notes for additional eligibility criteria.	<i>Notes</i>	Veteran has service-connected disability of 30% or more; veteran is traveling for treatment of service-connected condition; veteran receives VA pension; veteran's income does not exceed the maximum annual VA pension rate; veteran is traveling for a scheduled compensation or pension examination; veteran is in an authorized Vocational Rehabilitation program.		

## *Benefit Category* Vocational Rehabilitation and Employment

<i>Benefit</i>	Vocational Rehabilitation and Employment Program (Chapter 31) (VR&E)	<i>Income Requirement</i>	None	<i>Timeframe of Benefit</i>	Depending on length of program needed, up to 48 months may be provided.
<i>Level</i>	Federal				
<i>Eligibility</i>	<input checked="" type="checkbox"/> Veteran <input type="checkbox"/> Veteran's Dependent <input type="checkbox"/> Child of Deceased Veteran <input type="checkbox"/> Member of Military Reserves or National Guard <input checked="" type="checkbox"/> Active Duty Military Service Member <input type="checkbox"/> Spouse <input type="checkbox"/> Surviving Spouse <input type="checkbox"/> Parent of Deceased Veteran			<i>Time Limit to Apply</i>	Yes
<i>Other</i>		<i>Maximum Monetary Value of Benefit</i>	\$508.04 as of 2007 for full-time veteran with no dependents.		
<i>Additional Requirements for Eligibility</i>	Service-connected disability of at least 10%..	<i>Notes</i>	Depending on individual needs, services provided may include: evaluation of interests, aptitudes and abilities; assistance with writing a resume and other job seeking skills; assistance with obtaining and maintaining suitable employment; vocational counseling and planning; on-the-job training and work experience programs; training, such as certificate, two, or four-year college or technical programs; supportive rehabilitation services and counseling. Www.vetsuccess.gov is an online tool specific to this program.		

# Veterans Benefits Inventory - Benefits Detail



**Benefit** Vocational Rehabilitation and Employment Training Programs Subsistence Allowance

**Level** Federal

**Eligibility**  
 Veteran  Veteran's Dependent  Child of Deceased Veteran  
 Member of Military Reserves or National Guard  
 Active Duty Military Service Member  Spouse  Surviving Spouse  
 Parent of Deceased Veteran

**Income Requirement** None

**Timeframe of Benefit**  
 See Vocational Rehabilitation and Employment Program.

**Time Limit to Apply** Yes

**Maximum Monetary Value of Benefit**  
 \$520.74 per month as of October 1, 2007 (no dependents, full-time training), contingent upon type of training.

**Other**

**Notes**  
*Additional Requirements for Eligibility*  
 Service-connected disability of at least 10%, full- or part-time training.

**Benefit** Independent Living Program

**Level** Federal

**Eligibility**  
 Veteran  Veteran's Dependent  Child of Deceased Veteran  
 Member of Military Reserves or National Guard  
 Active Duty Military Service Member  Spouse  Surviving Spouse  
 Parent of Deceased Veteran

**Income Requirement** None

**Timeframe of Benefit**  
 See Vocational Rehabilitation and Employment Program.

**Time Limit to Apply** Yes

**Maximum Monetary Value of Benefit**  
 EE VOC rehab and employment program.

**Other**

**Notes**  
*Additional Requirements for Eligibility*  
 Severe service-connected disability; unable to work.  
 Services may include the following: assistive technology; specialized medical, health, and / or rehabilitation services; services to address any personal and/or family adjustment issues; independent living skills training; connection with community-based support services.

# Veterans Benefits Inventory - Benefits Detail



<i>Benefit</i>	Veterans Trust Fund - Unemployment Assistance	<i>Income Requirement</i>	Yes 300% of the poverty level and less than \$15,000 in liquid assets.	<i>Timeframe of Benefit</i>	None- based on monetary maximums within 12 month period.
<i>Level</i>	State				
<i>Eligibility</i>	<input checked="" type="checkbox"/> Veteran <input type="checkbox"/> Veteran's Dependent <input type="checkbox"/> Child of Deceased Veteran <input type="checkbox"/> Member of Military Reserves or National Guard <input type="checkbox"/> Active Duty Military Service Member <input type="checkbox"/> Spouse <input type="checkbox"/> Surviving Spouse <input type="checkbox"/> Parent of Deceased Veteran		<i>Maximum Monetary Value of Benefit</i> Maximum of: \$3,000 per year, \$500 per month or \$6,000 lifetime maximum.		<i>Time Limit to Apply</i> None
<i>Other</i>					
	<i>Notes</i>				
<i>Additional Requirements for Eligibility</i>	Service-connected disability.				

<i>Benefit</i>	Wounded Warrior Fellowship Program	<i>Income Requirement</i>	None	<i>Timeframe of Benefit</i>	N/A
<i>Level</i>	Federal				
<i>Eligibility</i>	<input checked="" type="checkbox"/> Veteran <input type="checkbox"/> Veteran's Dependent <input type="checkbox"/> Child of Deceased Veteran <input type="checkbox"/> Member of Military Reserves or National Guard <input type="checkbox"/> Active Duty Military Service Member <input type="checkbox"/> Spouse <input type="checkbox"/> Surviving Spouse <input type="checkbox"/> Parent of Deceased Veteran		<i>Maximum Monetary Value of Benefit</i> N/A		<i>Time Limit to Apply</i> None
<i>Other</i>					
	<i>Notes</i>				
<i>Additional Requirements for Eligibility</i>	Service-connected disability of at least 30%. Program established to create fellowships that will provide employment opportunities for wounded or disabled veterans within the House of Representatives. This program is part of the VA VR&E. Applicants must be referred to the House's Wounded Warrior Program by a representative of one of the organizations below or any VSO recognized by the VA: US Marine Corps, US Army, US Navy, US Air Force, US Coast Guard				

# Veterans Benefits Inventory - Benefits Detail



<p><i>Benefit</i></p> <p>Computer Training Support Program for Recent Veterans and Service Members with Traumatic Brain Injury</p> <p><i>Level</i></p> <p>Private</p> <p><i>Eligibility</i></p> <p><input checked="" type="checkbox"/> Veteran <input type="checkbox"/> Veteran's Dependent <input type="checkbox"/> Child of Deceased Veteran</p> <p><input type="checkbox"/> Member of Military Reserves or National Guard</p> <p><input checked="" type="checkbox"/> Active Duty Military Service Member <input type="checkbox"/> Spouse <input type="checkbox"/> Surviving Spouse</p> <p><input type="checkbox"/> Parent of Deceased Veteran</p> <p><i>Other</i></p> <p><i>Additional Requirements for Eligibility</i></p> <p>For service members and veterans with symptoms or a diagnosis of Traumatic Brain Injury (TBI). A disability rating is not needed to participate.</p>	<p><i>Income Requirement</i></p> <p>None</p> <p><i>Timeframe of Benefit</i></p> <p>Eight week course.</p> <p><i>Time Limit to Apply</i></p> <p>None</p> <p><i>Maximum Monetary Value of Benefit</i></p> <p>After completion of course, participants receive a modest stipend and reimbursement of program-related expenses.</p> <p><i>Notes</i></p> <p>This program is offered jointly by Easter Seals and Posit Science.</p>
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<p><i>Benefit</i></p> <p>Veterans Upward Bound (VUB)</p> <p><i>Level</i></p> <p>Federal</p> <p><i>Eligibility</i></p> <p><input checked="" type="checkbox"/> Veteran <input type="checkbox"/> Veteran's Dependent <input type="checkbox"/> Child of Deceased Veteran</p> <p><input type="checkbox"/> Member of Military Reserves or National Guard</p> <p><input type="checkbox"/> Active Duty Military Service Member <input type="checkbox"/> Spouse <input type="checkbox"/> Surviving Spouse</p> <p><input type="checkbox"/> Parent of Deceased Veteran</p> <p><i>Other</i></p> <p><i>Additional Requirements for Eligibility</i></p> <p>Vet must have 181 or more days active duty service and discharged on/after Jan 31, 1955, demonstrate academic need, meet other local eligibility criteria.</p>	<p><i>Income Requirement</i></p> <p>Yes</p> <p>Individual must be a low-income and/or first-generation college (meaning that neither parent has a four-year college degree) student.</p> <p><i>Timeframe of Benefit</i></p> <p>N/A</p> <p><i>Time Limit to Apply</i></p> <p>None</p> <p><i>Maximum Monetary Value of Benefit</i></p> <p>Dependent upon services received.</p> <p><i>Notes</i></p> <p>Iowa does not currently offer this program. Benefit administered by the Department of Education. Benefit includes: mathematics, foreign language, composition, laboratory science, reading, literature, computer basics and instruction in other subjects as necessary for academic success in education beyond high school; instruction designed to prepare veterans participating in the project for careers in which persons from disadvantaged backgrounds are particularly underrepresented; tutorial and study skills assistance. Other services may include: Intensive basic skills development in those academic subjects required for successful completion of a high school equivalency program and/or admission to postsecondary education programs; Short-term remedial or refresher classes for veterans who are high school graduates but have delayed pursuing a postsecondary school education; Assistance with applications to the postsecondary school of choice; Assistance with applying for financial aid; Personal Counseling; Academic advice and assistance; Activities designed to acquaint veterans participating in the project with the range of career options available to them; Assistance in securing veterans services from other locally available</p>
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# Veterans Benefits Inventory - Benefits Detail



<i>Benefit</i>	Veterans Recruitment Appointment (VRA)	<i>Income Requirement</i>	None	<i>Timeframe of Benefit</i>	N/A
<i>Level</i>	Federal				
<i>Eligibility</i>	<input checked="" type="checkbox"/> Veteran <input type="checkbox"/> Veteran's Dependent <input type="checkbox"/> Child of Deceased Veteran <input type="checkbox"/> Member of Military Reserves or National Guard <input type="checkbox"/> Active Duty Military Service Member <input type="checkbox"/> Spouse <input type="checkbox"/> Surviving Spouse <input type="checkbox"/> Parent of Deceased Veteran	<i>Maximum Monetary Value of Benefit</i>	N/A	<i>Time Limit to Apply</i>	Yes Three years after separation.
<i>Other</i>					
<i>Additional Requirements for Eligibility</i>	Disabled veteran; served on active duty during a war or major campaign.	<i>Notes</i>	VRA provides appointment to white-collar position through GS-11 without having to compete with other applicants.		

<i>Benefit</i>	Veteran's Employment Preference	<i>Income Requirement</i>	None	<i>Timeframe of Benefit</i>	N/A
<i>Level</i>	Federal				
<i>Eligibility</i>	<input checked="" type="checkbox"/> Veteran <input type="checkbox"/> Veteran's Dependent <input type="checkbox"/> Child of Deceased Veteran <input type="checkbox"/> Member of Military Reserves or National Guard <input type="checkbox"/> Active Duty Military Service Member <input checked="" type="checkbox"/> Spouse <input checked="" type="checkbox"/> Surviving Spouse <input checked="" type="checkbox"/> Parent of Deceased Veteran	<i>Maximum Monetary Value of Benefit</i>	N/A	<i>Time Limit to Apply</i>	None
<i>Other</i>	Mother only qualifies as a parent	<i>Notes</i>	5-Point Preference: Veteran served between December 7, 1941 to July 1, 1955; more than 180 consecutive days after January 31, 1955 and before October 15 1976; during the Gulf War from August 2, 1990 through January 2, 1992; in a campaign or expedition for which a campaign medal has been authorized. 10-Point Preference: Vet served any time and who 1) has a present service-connected disability or 2) is receiving compensation, disability retirement benefits, or pension from the military or VA. Individuals who have received a Purple Heart qualify as disabled veterans. An unmarried spouse of certain deceased veterans, a spouse of a veteran unable to work because of service-connected disability; and mother of a veteran who died in service or who is permanently and totally disabled.		
<i>Additional Requirements for Eligibility</i>	Disabled veterans; veterans who served on active duty during specific time periods or campaigns. See notes for preference points.				

# Veterans Benefits Inventory - Benefits Detail



<i>Benefit</i>	Compensated Work Therapy Program (CWT) (Veterans Industries)	<i>Income Requirement</i>	None	<i>Timeframe of Benefit</i>	See VR&E
<i>Level</i>	Federal				
<i>Eligibility</i>	<input checked="" type="checkbox"/> Veteran <input type="checkbox"/> Veteran's Dependent <input type="checkbox"/> Child of Deceased Veteran <input type="checkbox"/> Member of Military Reserves or National Guard <input type="checkbox"/> Active Duty Military Service Member <input type="checkbox"/> Spouse <input type="checkbox"/> Surviving Spouse <input type="checkbox"/> Parent of Deceased Veteran	<i>Maximum Monetary Value of Benefit</i>	See VR& E	<i>Time Limit to Apply</i>	None
<i>Other</i>					
<i>Additional Requirements for Eligibility</i>	See VR&E	<i>Notes</i>	Iowa locations: Des Moines, Iowa City, Knoxville Transitional Residence not available in Iowa. Services include: 1) Supported Employment and Follow-along Services. 2) Ongoing Situational Assessment. 3) Vocational Assistance: Counseling and Case Management 4) Transitional Work Experience (temporary to permanent staffing). 5) Sheltered Work Therapy (not available at all CWT program locations). 6) CWT/Transitional Residence (residential rehabilitation program)		

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VETERANS  
★ ★ ★ benefits study